



**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	6,958	\$6,521,019	\$2,767,312	\$1,303	\$1,592,760	\$511,928	\$0	\$4,873,303	\$1,647,716	\$626.81	74.7%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$511,748	\$0	\$5,006,282	\$1,513,536	\$646.23	76.8%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$511,464	\$0	\$7,389,132	-\$876,840	\$989.17	113.5%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$509,864	\$0	\$5,891,120	\$592,818	\$775.96	90.9%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$511,511	\$0	\$6,366,732	\$120,830	\$840.90	98.1%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$513,826	\$0	\$5,814,075	\$691,338	\$758.04	89.4%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$514,556	-\$29,545	\$6,133,883	\$368,718	\$802.53	94.3%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$513,756	-\$64,707	\$6,458,016	\$33,088	\$849.79	99.5%
Sep-18	6,971	\$6,470,451	\$3,385,210	\$0	\$1,668,259	\$512,209	-\$277,620	\$5,288,057	\$1,182,394	\$685.10	81.7%
Oct-18	7,003	\$6,486,328	\$4,220,918	\$0	\$1,653,635	\$514,287	-\$8,976	\$6,379,863	\$106,465	\$837.58	98.4%
Nov-18	6,999	\$6,462,864	\$4,258,631	\$0	\$1,575,329	\$513,557	-\$162,708	\$6,184,809	\$278,055	\$810.29	95.7%
Dec-18	6,972	\$6,632,447	\$3,837,959	\$0	\$1,502,926	\$512,066	-\$7,748	\$5,845,202	\$787,244	\$764.94	88.1%
Jan-19	6,998	\$6,711,076	\$4,250,197	\$0	\$1,603,216	\$591,122	\$0	\$6,444,536	\$266,540	\$836.44	96.0%
Feb-19	6,990	\$6,704,171	\$4,015,598	\$0	\$1,526,591	\$590,538	\$0	\$6,132,727	\$571,444	\$792.87	91.5%
Mar-19	6,992	\$6,696,701	\$5,024,955	\$0	\$1,607,858	\$590,371	\$0	\$7,223,184	-\$526,484	\$948.63	107.9%
Apr-19	6,989	\$6,685,890	\$4,480,531	\$0	\$1,732,384	\$589,886	\$0	\$6,802,801	-\$116,911	\$888.96	101.7%
May-19	7,002	\$6,695,636	\$3,939,166	\$0	\$1,608,548	\$591,018	\$0	\$6,138,731	\$556,905	\$792.30	91.7%
Jun-19	6,990	\$6,686,857	\$4,061,961	\$0	\$1,478,969	\$590,211	\$0	\$6,131,141	\$555,716	\$792.69	91.7%
Jul-19	6,976	\$6,666,100	\$5,152,534	\$0	\$1,731,920	\$588,950	\$0	\$7,473,403	-\$807,303	\$986.88	112.1%
Aug-19	6,971	\$6,662,438	\$4,509,035	\$0	\$1,555,619	\$588,361	\$0	\$6,653,015	\$9,423	\$869.98	99.9%
Sep-19	6,941	\$6,621,710	\$4,524,199	\$0	\$1,414,144	\$586,041	\$0	\$6,524,384	\$97,325	\$855.55	98.5%
Oct-19	6,972	\$6,639,932	\$4,443,887	\$0	\$1,681,558	\$588,558	\$0	\$6,714,004	-\$74,071	\$878.58	101.1%
Nov-19	6,961	\$6,627,957	\$4,161,034	\$0	\$1,500,541	\$587,505	-\$24,644	\$6,224,436	\$403,522	\$809.79	93.9%
Dec-19	7,003	\$6,673,026	\$3,804,525	\$0	\$1,521,576	\$592,056	-\$14,621	\$5,903,536	\$769,490	\$758.46	88.5%
Jan-20	6,976	\$6,841,737	\$3,849,701	\$0	\$1,682,754	\$589,327	\$0	\$6,121,782	\$719,955	\$793.07	89.5%
Feb-20	6,952	\$6,810,616	\$3,953,090	\$0	\$1,420,757	\$587,431	-\$173,505	\$5,787,772	\$1,022,844	\$748.04	85.0%
Mar-20	6,978	\$6,832,573	\$4,365,987	\$0	\$1,933,751	\$589,416	\$50,701	\$6,939,855	-\$107,282	\$910.07	101.6%
Apr-20	6,951	\$6,802,688	\$3,513,095	\$0	\$1,741,082	\$586,729	\$0	\$5,840,906	\$961,782	\$755.89	85.9%
May-20	6,958	\$6,816,427	\$3,611,922	\$0	\$1,603,786	\$587,347	\$0	\$5,803,056	\$1,013,371	\$749.60	85.1%
Jun-20	6,991	\$6,835,479	\$3,386,669	\$0	\$1,671,842	\$590,207	\$0	\$5,648,718	\$1,186,762	\$723.57	82.6%
Jul-20	6,968	\$6,819,610	\$4,475,227	\$0	\$1,685,279	\$588,071	-\$158,003	\$6,590,574	\$229,036	\$861.44	96.6%
Aug-20	6,938	\$6,792,540	\$5,008,363	\$0	\$1,684,425	\$585,527	\$0	\$7,278,315	-\$485,775	\$964.66	107.2%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,828,579	\$11,798,633	\$20,118,638	\$6,832,128	-\$77,202	\$78,500,774	\$1,954,459	\$834.46	97.6%
2018	6,975	\$78,075,836	\$46,254,684	\$1,695	\$19,774,626	\$6,150,772	-\$551,304	\$71,630,473	\$6,445,363	\$782.33	91.7%
2019	6,982	\$80,071,495	\$52,367,623	\$0	\$18,962,922	\$7,074,617	-\$39,265	\$78,365,898	\$1,705,597	\$850.88	97.9%
2020 YTD	6,964	\$54,551,670	\$32,164,054	\$0	\$13,423,675	\$4,704,056	-\$280,807	\$50,010,978	\$4,540,692	\$542.02	91.7%
Current 12 Months	6,966	\$81,114,295	\$49,097,700	\$0	\$19,541,494	\$7,058,216	-\$320,072	\$75,377,338	\$5,736,958	\$817.32	92.9%

Data Sources:

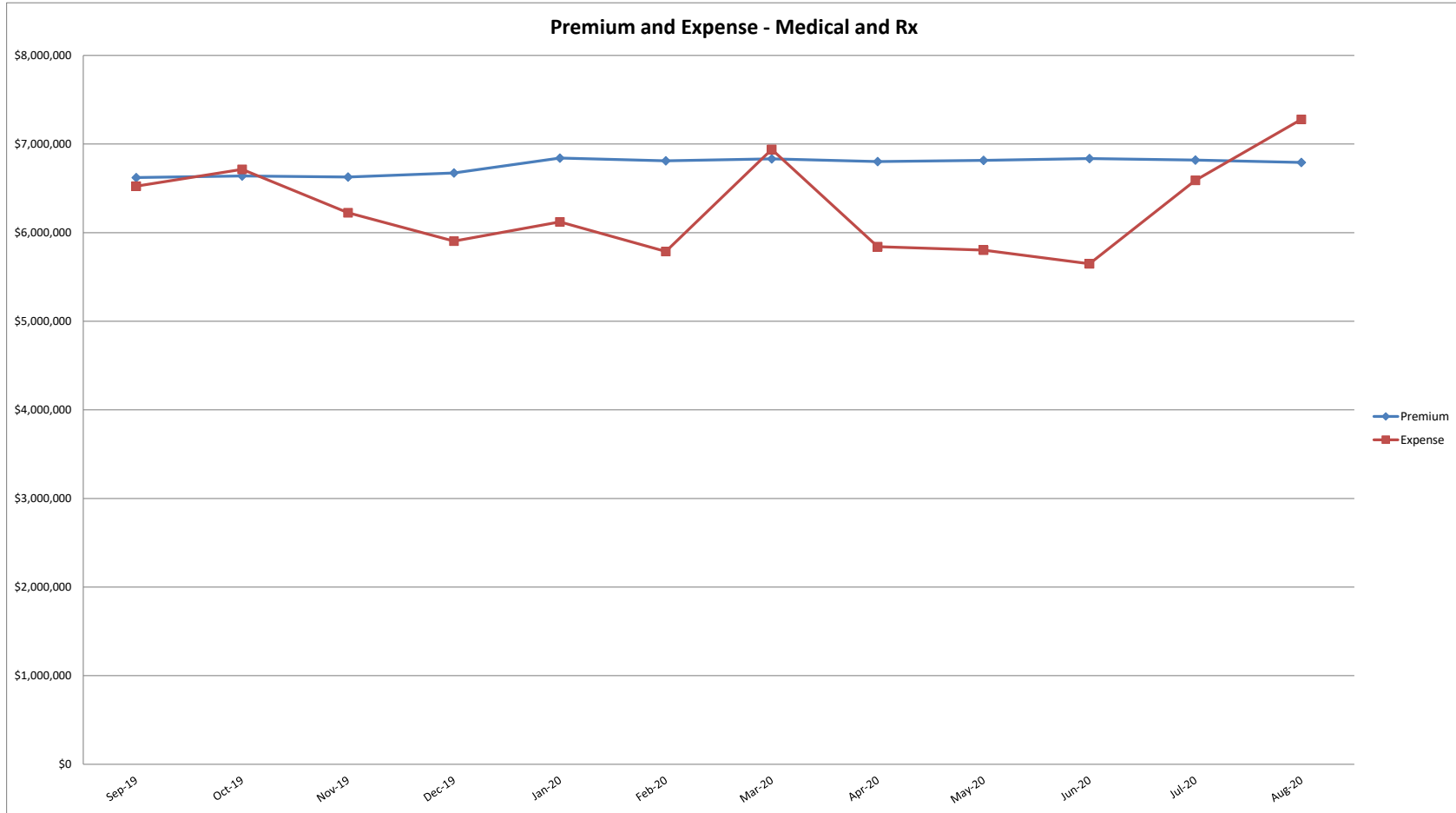
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - All Medical





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Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - HMO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PMPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$80	\$0	\$486,327	-\$484,734	\$486,246.58	30533.6%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$80	\$0	\$267,779	-\$266,187	\$267,699.00	16812.3%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$80	\$0	\$10,163	-\$8,571	\$10,083.00	638.1%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$80	\$0	-\$142,605	\$144,198	-\$142,685.00	-8953.3%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$80	\$0	-\$9,634	\$11,227	-\$9,714.00	-604.8%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$80	\$0	-\$6	\$1,599	-\$86.00	-0.4%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	\$0.00	0.0%
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	\$0.00	0.0%
Sep-18	0	\$0	\$17,867	\$0	\$0	\$0	\$0	\$17,867	-\$17,867	\$0.00	0.0%
Oct-18	0	\$0	\$52,930	\$0	\$0	\$0	\$0	\$52,930	-\$52,930	\$0.00	0.0%
Nov-18	0	\$0	\$83,883	\$0	\$0	\$0	\$0	\$83,883	-\$83,883	\$0.00	0.0%
Dec-18	0	\$0	\$25,108	\$0	\$0	\$0	\$0	\$25,108	-\$25,108	\$0.00	0.0%
Jan-19	0	\$0	\$7,092	\$0	\$0	\$0	\$0	\$7,092	-\$7,092	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,224	\$0	\$0	\$0	\$0	\$8,224	-\$8,224	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$10,267	\$0	\$0	\$0	\$0	\$10,267	-\$10,267	\$0.00	0.0%
Jul-19	0	\$0	\$51,462	\$0	\$0	\$0	\$0	\$51,462	-\$51,462	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$468	\$0	\$0	\$0	\$0	-\$468	\$468	\$0.00	0.0%
Nov-19	0	\$0	-\$1,995	\$0	\$0	\$0	\$0	-\$1,995	\$1,995	\$0.00	0.0%
Dec-19	0	\$0	\$15,428	\$0	\$0	\$0	\$0	\$15,428	-\$15,428	\$0.00	0.0%
Jan-20	0	\$0	\$1,466	\$0	\$0	\$0	\$0	\$1,466	-\$1,466	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
Mar-20	0	\$0	\$4,266	\$0	\$0	\$0	\$0	\$4,266	-\$4,266	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	-\$3,165	\$0	\$0	\$0	\$0	-\$3,165	\$3,165	\$0.00	0.0%
Jun-20	0	\$0	\$8,507	\$0	\$0	\$0	\$0	\$8,507	-\$8,507	\$0.00	0.0%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	-\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	-\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017	3,297	\$43,359,166	\$19,029,446	\$11,798,633	\$10,201,906	\$3,458,854	-\$77,202	\$44,411,636	-\$1,052,471	\$1,035.02	102.4%
2018	1	\$9,557	\$729,216	\$1,695	\$804	\$482	\$0	\$732,196	-\$722,640	\$121,952.43	7661.7%
2019	0	\$0	\$91,277	\$0	\$0	\$0	\$0	\$91,277	-\$91,277	N/A	0.0%
2020 YTD	0	\$0	\$13,530	\$0	\$0	\$0	\$0	\$13,530	-\$13,530	N/A	0.0%
Current 12 Months	0	\$0	\$26,495	\$0	\$0	\$0	\$0	\$26,495	-\$26,495	N/A	0.0%

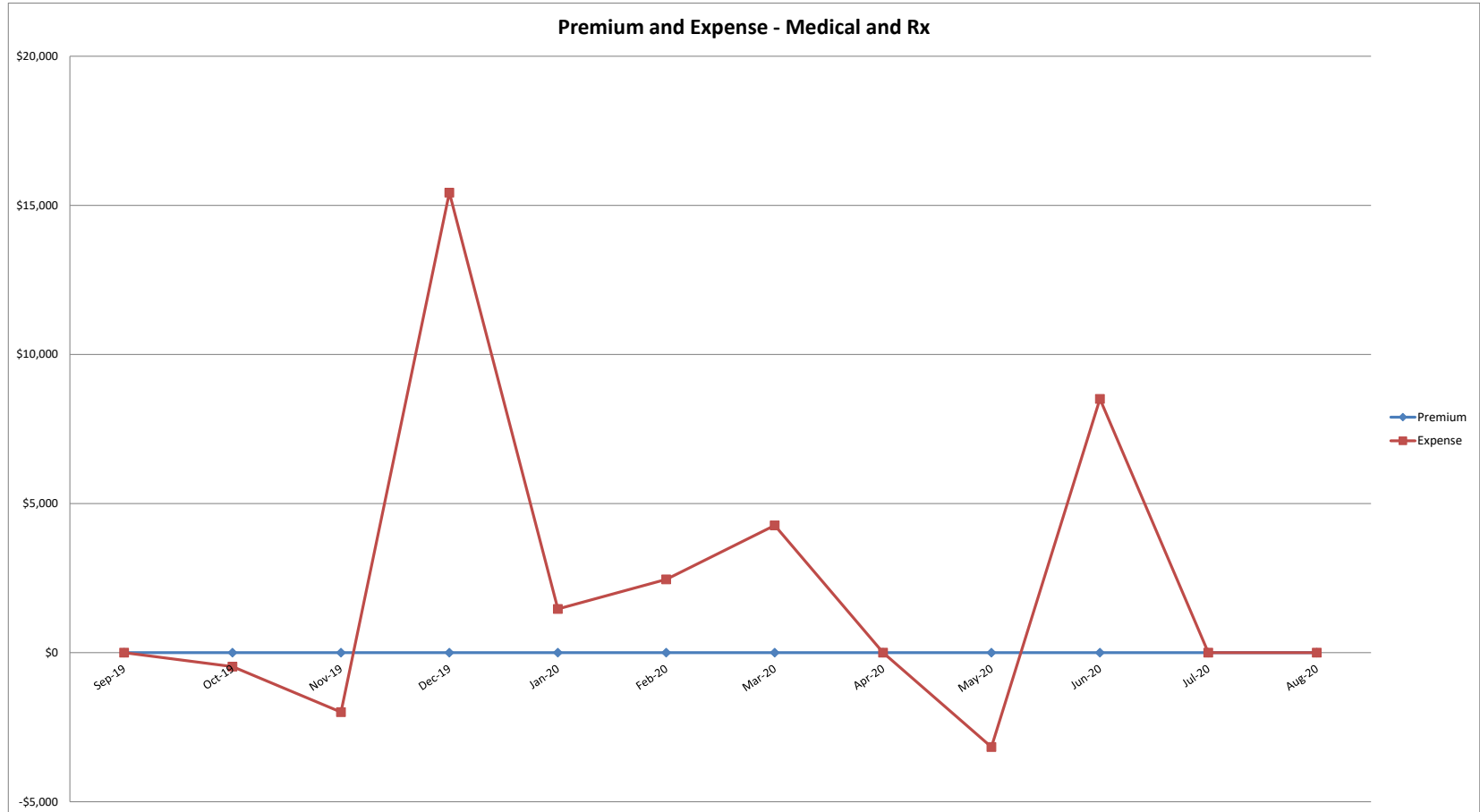
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - HMO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - EPO**

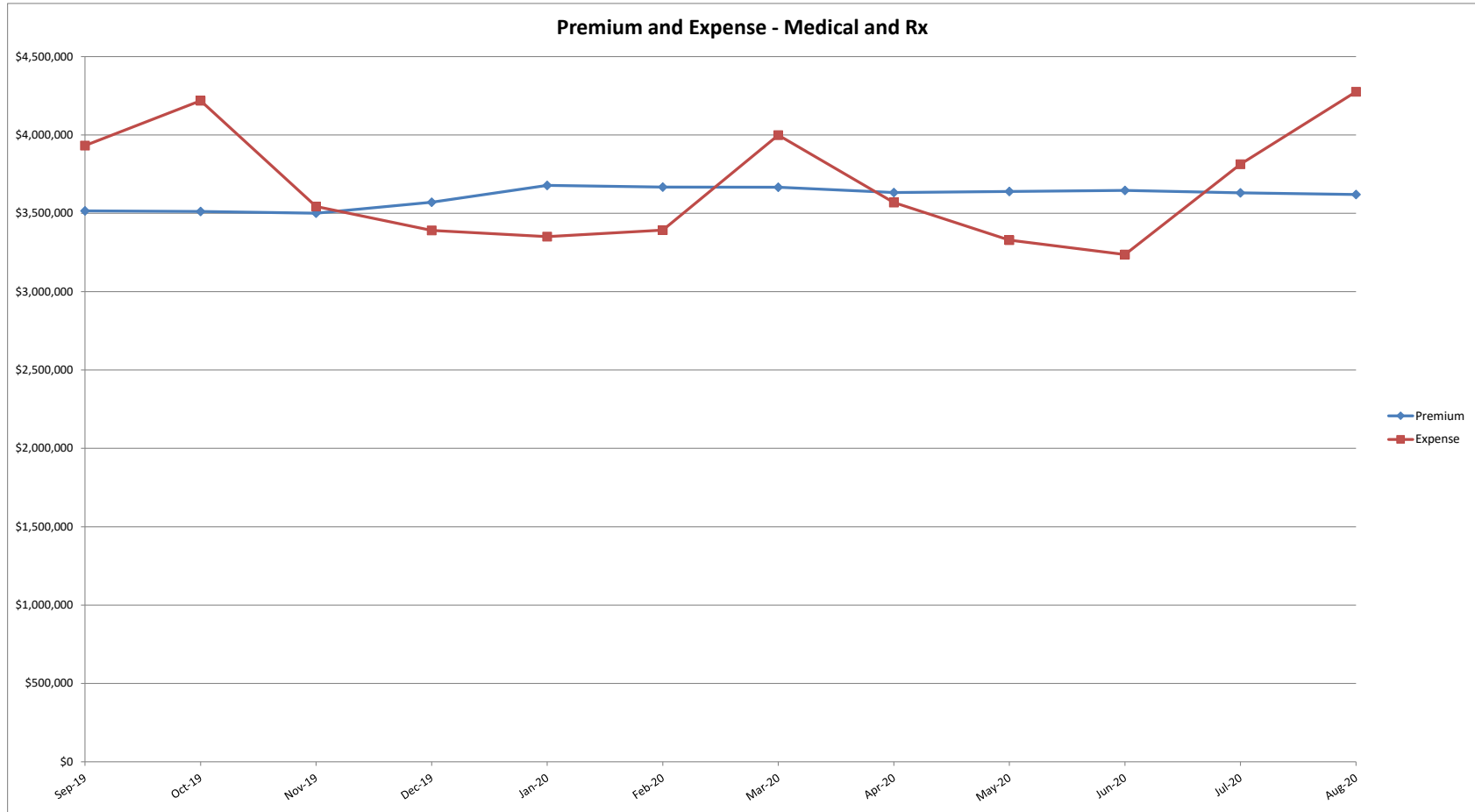
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
2020 YTD	3,087	\$29,180,181	\$19,476,314	\$7,407,654	\$2,364,546	-\$280,807	\$28,967,707	\$212,473	\$719.88	99.3%
Current 12 Months	3,080	\$43,279,044	\$30,264,955	\$10,569,464	\$3,538,441	-\$320,072	\$44,052,788	-\$773,743	\$1,096.32	101.8%

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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - EPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	3,056	\$2,474,747	\$1,416,549	\$653,413	\$202,141	\$0	\$2,272,103	\$202,645	\$677.34	91.8%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$201,739	\$0	\$1,797,245	\$669,569	\$523.12	72.9%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$202,005	\$0	\$2,262,412	\$205,979	\$674.66	91.7%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$202,258	\$0	\$2,000,327	\$465,332	\$587.99	81.1%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$204,498	\$0	\$2,098,333	\$383,052	\$612.50	84.6%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$204,362	\$0	\$2,079,549	\$395,715	\$606.86	84.0%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$203,432	\$0	\$2,147,344	\$314,025	\$631.96	87.2%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$204,493	\$0	\$2,323,108	\$151,928	\$685.19	93.9%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$203,295	\$0	\$2,001,527	\$455,953	\$584.98	81.4%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$204,752	\$0	\$2,533,612	-\$61,499	\$752.22	102.5%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$206,001	-\$161,954	\$2,288,606	\$192,244	\$668.57	92.3%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$205,242	-\$7,972	\$1,985,847	\$479,233	\$573.65	80.6%
Jan-19	3,122	\$2,533,962	\$1,486,339	\$662,076	\$232,066	\$0	\$2,380,480	\$153,482	\$688.15	93.9%
Feb-19	3,116	\$2,530,587	\$1,213,587	\$666,114	\$231,637	\$0	\$2,111,337	\$419,250	\$603.24	83.4%
Mar-19	3,135	\$2,543,443	\$1,512,907	\$684,802	\$233,009	\$0	\$2,430,717	\$112,726	\$701.02	95.6%
Apr-19	3,139	\$2,544,467	\$1,588,960	\$741,058	\$233,290	\$0	\$2,563,309	-\$18,842	\$742.28	100.7%
May-19	3,144	\$2,547,741	\$1,423,089	\$706,316	\$233,626	\$0	\$2,363,032	\$184,709	\$677.29	92.8%
Jun-19	3,125	\$2,533,098	\$1,292,592	\$603,070	\$232,223	\$0	\$2,127,884	\$405,214	\$606.61	84.0%
Jul-19	3,128	\$2,529,360	\$1,313,309	\$802,451	\$232,428	\$0	\$2,348,187	\$181,172	\$676.39	92.8%
Aug-19	3,141	\$2,540,736	\$1,533,515	\$656,565	\$233,371	\$0	\$2,423,451	\$117,285	\$697.26	95.4%
Sep-19	3,118	\$2,518,191	\$1,513,921	\$614,616	\$231,656	\$0	\$2,360,193	\$157,998	\$682.66	93.7%
Oct-19	3,134	\$2,532,778	\$1,184,280	\$648,690	\$232,854	\$0	\$2,065,824	\$466,954	\$584.87	81.6%
Nov-19	3,131	\$2,532,071	\$1,486,209	\$629,158	\$232,625	\$0	\$2,347,993	\$184,078	\$675.62	92.7%
Dec-19	3,127	\$2,522,918	\$968,531	\$681,901	\$232,294	\$0	\$1,882,726	\$640,192	\$527.80	74.6%
Jan-20	3,105	\$2,577,095	\$1,378,958	\$690,492	\$230,147	\$0	\$2,299,597	\$277,498	\$666.49	89.2%
Feb-20	3,079	\$2,553,570	\$1,124,695	\$585,207	\$228,169	\$0	\$1,938,071	\$615,500	\$555.34	75.9%
Mar-20	3,101	\$2,573,254	\$1,252,820	\$781,173	\$229,808	\$0	\$2,263,801	\$309,453	\$655.92	88.0%
Apr-20	3,107	\$2,579,385	\$1,051,406	\$706,805	\$230,237	\$0	\$1,988,448	\$590,937	\$565.89	77.1%
May-20	3,110	\$2,583,582	\$1,126,316	\$627,606	\$230,516	\$0	\$1,984,438	\$599,144	\$563.96	76.8%
Jun-20	3,121	\$2,593,909	\$1,158,921	\$688,886	\$231,343	\$0	\$2,079,150	\$514,760	\$592.06	80.2%
Jul-20	3,121	\$2,596,813	\$1,500,342	\$631,333	\$231,350	\$0	\$2,363,024	\$233,789	\$683.01	91.0%
Aug-20	3,110	\$2,586,838	\$1,658,725	\$695,098	\$230,530	\$0	\$2,584,354	\$2,485	\$756.86	99.9%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	-\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017	3,057	\$28,898,357	\$17,046,519	\$8,193,894	\$2,428,681	\$0	\$27,669,093	\$1,229,264	\$688.01	95.7%
2018	3,080	\$29,644,190	\$15,215,829	\$8,299,894	\$2,444,216	-\$169,926	\$25,790,013	\$3,854,177	\$631.70	87.0%
2019	3,130	\$30,409,352	\$16,517,238	\$8,096,817	\$2,791,078	\$0	\$27,405,133	\$3,004,219	\$655.33	90.1%
2020 YTD	3,107	\$20,644,447	\$10,252,182	\$5,406,601	\$1,842,099	\$0	\$17,500,882	\$3,143,564	\$419.09	84.8%
Current 12 Months	3,114	\$30,750,405	\$15,405,123	\$7,980,966	\$2,771,528	\$0	\$26,157,618	\$4,592,788	\$625.90	85.1%

Data Sources:

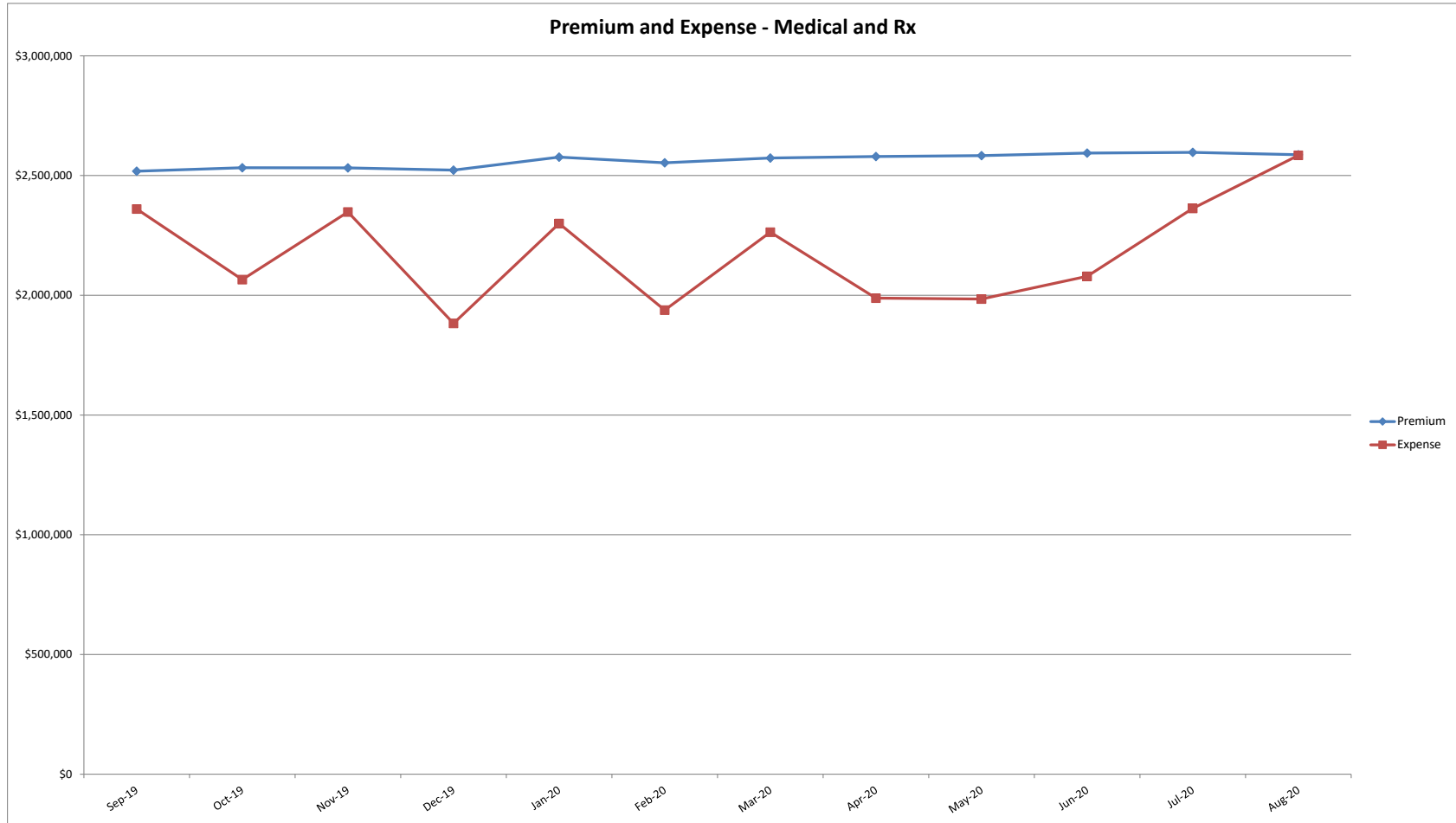
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-18	780	\$584,165	\$123,436	\$70,685	\$52,974	\$0	\$247,095	\$337,070	\$248.87	42.3%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$53,114	\$0	\$352,642	\$235,291	\$383.03	60.0%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$53,386	\$0	\$633,884	-\$43,426	\$738.55	107.4%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$53,590	\$0	\$381,430	\$211,464	\$415.51	64.3%
May-18	796	\$596,128	\$299,227	\$117,883	\$54,066	\$0	\$471,176	\$124,952	\$524.01	79.0%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$54,542	\$0	\$350,523	\$248,360	\$368.59	58.5%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$56,036	\$0	\$465,646	\$146,409	\$496.50	76.1%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$55,902	\$0	\$405,972	\$202,813	\$425.36	66.7%
Sep-18	813	\$600,057	\$191,345	\$109,362	\$55,224	\$0	\$355,931	\$244,126	\$369.87	59.3%
Oct-18	827	\$608,462	\$342,655	\$121,420	\$56,174	\$0	\$520,249	\$88,214	\$561.15	85.5%
Nov-18	833	\$611,374	\$250,686	\$131,459	\$56,580	\$0	\$438,725	\$172,649	\$458.76	71.8%
Dec-18	792	\$605,010	\$405,172	\$134,902	\$53,792	\$0	\$593,866	\$11,144	\$681.91	98.2%
Jan-19	803	\$617,868	\$152,149	\$61,235	\$64,817	\$0	\$278,201	\$339,666	\$265.73	45.0%
Feb-19	801	\$613,099	\$77,155	\$74,997	\$64,662	\$0	\$216,814	\$396,285	\$189.95	35.4%
Mar-19	795	\$609,060	\$126,673	\$101,947	\$64,176	\$0	\$292,796	\$316,264	\$287.57	48.1%
Apr-19	801	\$610,680	\$252,933	\$89,354	\$64,655	\$0	\$406,942	\$203,738	\$427.32	66.6%
May-19	799	\$606,549	\$220,493	\$113,938	\$64,492	\$0	\$398,924	\$207,625	\$418.56	65.8%
Jun-19	805	\$608,004	\$108,337	\$86,343	\$64,993	\$0	\$259,673	\$348,331	\$241.84	42.7%
Jul-19	794	\$602,361	\$395,802	\$106,192	\$64,102	\$0	\$566,095	\$36,265	\$632.23	94.0%
Aug-19	781	\$590,958	\$219,736	\$99,521	\$63,048	\$0	\$382,305	\$208,653	\$408.78	64.7%
Sep-19	777	\$588,129	\$101,890	\$67,672	\$62,731	\$0	\$232,293	\$355,836	\$218.23	39.5%
Oct-19	785	\$595,321	\$240,278	\$126,354	\$63,379	\$0	\$430,011	\$165,310	\$467.05	72.2%
Nov-19	789	\$595,303	\$192,489	\$78,586	\$63,704	\$0	\$334,779	\$260,524	\$343.57	56.2%
Dec-19	756	\$579,050	\$444,442	\$109,032	\$61,022	\$0	\$614,496	-\$35,446	\$732.11	106.1%
Jan-20	763	\$586,460	\$375,864	\$31,673	\$61,589	\$0	\$469,126	\$117,334	\$534.12	80.0%
Feb-20	770	\$590,084	\$347,707	\$45,050	\$62,150	\$0	\$454,907	\$135,177	\$510.07	77.1%
Mar-20	772	\$593,027	\$542,777	\$67,347	\$62,304	\$0	\$672,428	-\$79,401	\$790.32	113.4%
Apr-20	769	\$590,363	\$152,102	\$69,184	\$62,061	\$0	\$283,347	\$307,015	\$287.76	48.0%
May-20	772	\$593,149	\$321,023	\$109,407	\$62,304	\$0	\$492,735	\$100,415	\$557.55	83.1%
Jun-20	777	\$595,737	\$187,125	\$74,440	\$62,710	\$0	\$324,274	\$271,463	\$336.63	54.4%
Jul-20	773	\$592,211	\$233,135	\$118,233	\$62,385	\$0	\$413,753	\$178,457	\$454.55	69.9%
Aug-20	767	\$586,013	\$262,294	\$94,087	\$61,906	\$0	\$418,288	\$167,725	\$464.64	71.4%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020 YTD	770	\$4,727,043	\$2,422,027	\$609,421	\$497,410	\$0	\$3,528,858	\$1,198,185	\$327.02	74.7%
Current 12 Months	773	\$7,084,846	\$3,401,127	\$991,064	\$748,247	\$0	\$5,140,437	\$1,944,409	\$473.81	72.6%

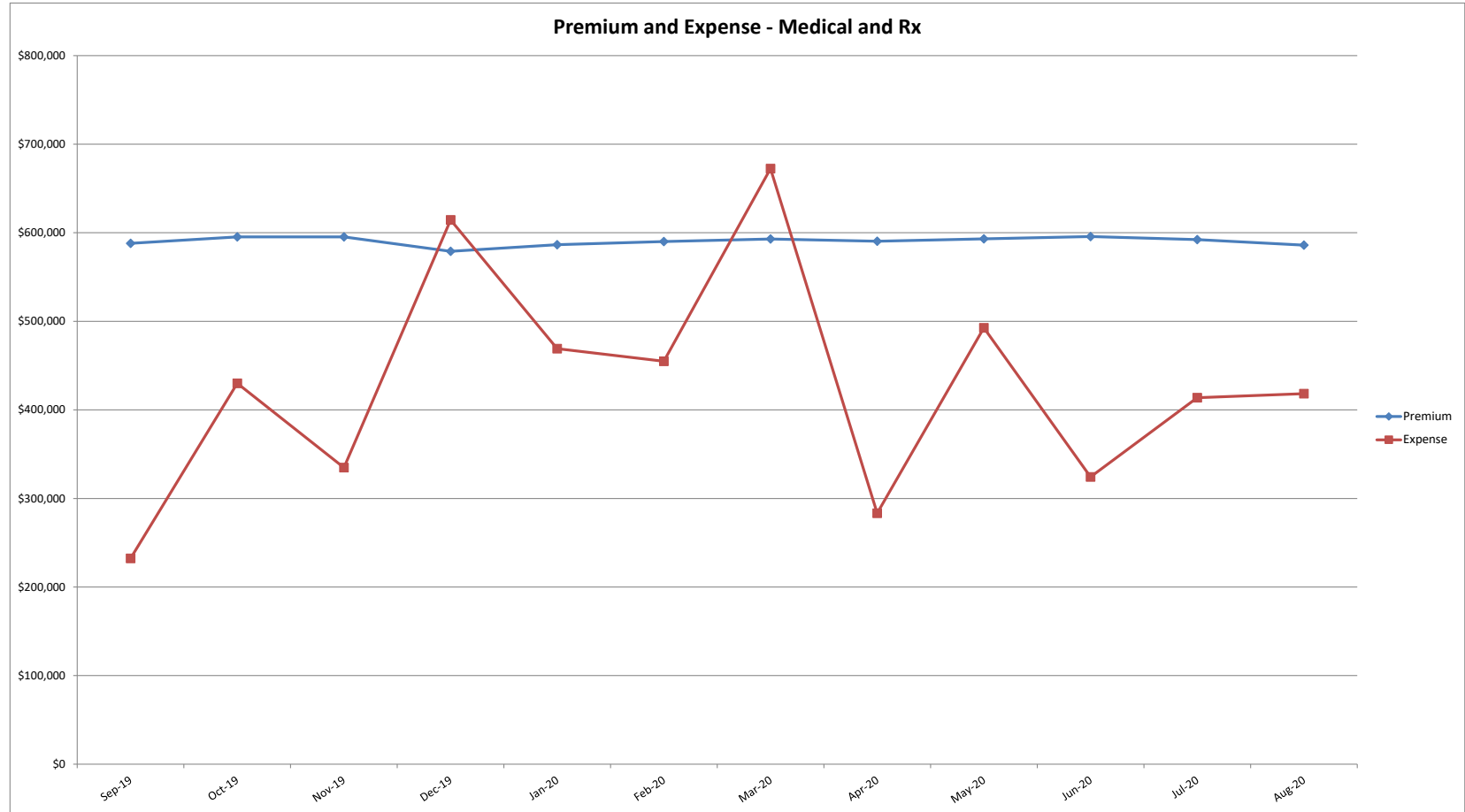
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Districts Combined - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$317,466	\$0	\$2,643,439	\$1,573,014	\$579.47	62.7%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$317,413	\$0	\$3,271,218	\$943,732	\$736.06	77.6%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$316,930	\$0	\$5,315,379	-\$1,108,685	\$1,247.12	126.4%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$314,806	\$0	\$4,003,935	\$172,877	\$926.45	95.9%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$314,280	\$0	\$4,378,948	-\$213,391	\$1,022.04	105.1%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$316,595	\$0	\$3,849,675	\$336,336	\$881.95	92.0%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$318,066	-\$29,545	\$4,095,884	\$97,964	\$938.12	97.7%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$316,338	-\$64,707	\$4,349,145	-\$178,756	\$1,006.69	104.3%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$315,919	-\$277,620	\$3,353,798	\$811,787	\$759.66	80.5%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$316,542	-\$8,976	\$3,930,786	\$234,905	\$901.53	94.4%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$314,225	-\$754	\$3,974,433	\$155,744	\$919.42	96.2%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$312,473	\$224	\$3,927,789	\$373,938	\$915.27	91.3%
Jan-19	3,957	\$4,308,878	\$2,814,712	\$0	\$970,474	\$365,879	\$0	\$4,151,065	\$157,813	\$956.58	96.3%
Feb-19	3,958	\$4,308,818	\$2,842,550	\$0	\$879,636	\$365,960	\$0	\$4,088,147	\$220,671	\$940.42	94.9%
Mar-19	3,939	\$4,286,097	\$3,538,700	\$0	\$947,995	\$364,259	\$0	\$4,850,954	-\$564,857	\$1,139.04	113.2%
Apr-19	3,929	\$4,268,294	\$2,949,169	\$0	\$1,012,854	\$363,257	\$0	\$4,325,281	-\$56,986	\$1,008.41	101.3%
May-19	3,937	\$4,275,658	\$2,488,352	\$0	\$929,847	\$364,052	\$0	\$3,782,252	\$493,406	\$868.22	88.5%
Jun-19	3,946	\$4,282,374	\$2,816,979	\$0	\$892,778	\$364,796	\$0	\$4,074,554	\$207,820	\$940.13	95.1%
Jul-19	3,929	\$4,265,355	\$3,879,523	\$0	\$950,531	\$363,331	\$0	\$5,193,385	-\$928,030	\$1,229.33	121.8%
Aug-19	3,911	\$4,250,316	\$2,986,201	\$0	\$914,827	\$361,798	\$0	\$4,262,825	-\$12,510	\$997.45	100.3%
Sep-19	3,905	\$4,233,021	\$3,054,615	\$0	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,420	\$0	\$1,049,606	\$362,586	\$0	\$4,714,612	-\$478,187	\$1,110.21	111.3%
Nov-19	3,911	\$4,224,192	\$2,771,071	\$0	\$893,619	\$361,681	-\$24,644	\$4,001,727	\$222,465	\$930.72	94.7%
Dec-19	3,951	\$4,271,027	\$2,735,025	\$0	\$871,576	\$366,084	-\$14,621	\$3,958,064	\$312,963	\$909.13	92.7%
Jan-20	3,950	\$4,389,610	\$2,508,228	\$0	\$1,025,374	\$365,827	\$0	\$3,899,428	\$490,181	\$894.58	88.8%
Feb-20	3,943	\$4,371,028	\$2,749,213	\$0	\$858,742	\$365,186	-\$173,505	\$3,799,636	\$571,392	\$871.02	86.9%
Mar-20	3,948	\$4,374,673	\$3,055,634	\$0	\$1,163,600	\$365,620	\$50,701	\$4,635,556	-\$260,883	\$1,081.54	106.0%
Apr-20	3,913	\$4,334,567	\$2,691,200	\$0	\$1,058,690	\$362,343	\$0	\$4,112,233	\$222,334	\$958.32	94.9%
May-20	3,925	\$4,351,224	\$2,394,607	\$0	\$981,209	\$363,330	\$0	\$3,739,147	\$612,077	\$860.08	85.9%
Jun-20	3,949	\$4,363,382	\$2,254,527	\$0	\$1,008,820	\$365,525	\$0	\$3,628,872	\$734,510	\$826.37	83.2%
Jul-20	3,927	\$4,345,200	\$3,009,522	\$0	\$1,075,523	\$363,463	-\$158,003	\$4,290,504	\$54,695	\$1,000.01	98.7%
Aug-20	3,908	\$4,326,792	\$3,425,233	\$0	\$1,021,221	\$361,732	\$0	\$4,808,186	-\$481,393	\$1,137.78	111.1%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,575,148	\$11,171,550	\$12,365,655	\$4,392,626	-\$77,202	\$50,427,777	\$1,120,369	\$928.50	97.8%
2018	3,998	\$50,293,893	\$31,717,719	\$1,695	\$11,965,340	\$3,791,051	-\$381,378	\$47,094,428	\$3,199,465	\$902.68	93.6%
2019	3,933	\$51,210,455	\$36,179,318	\$0	\$11,135,254	\$4,364,951	-\$39,265	\$51,640,259	-\$429,803	\$1,001.74	100.8%
2020 YTD	3,933	\$34,856,476	\$22,088,166	\$0	\$8,193,179	\$2,913,025	-\$280,807	\$32,913,562	\$1,942,914	\$636.28	94.4%
Current 12 Months	3,929	\$51,821,141	\$33,951,296	\$0	\$11,829,490	\$4,364,644	-\$320,072	\$49,825,358	\$1,995,784	\$964.17	96.1%

Data Sources:

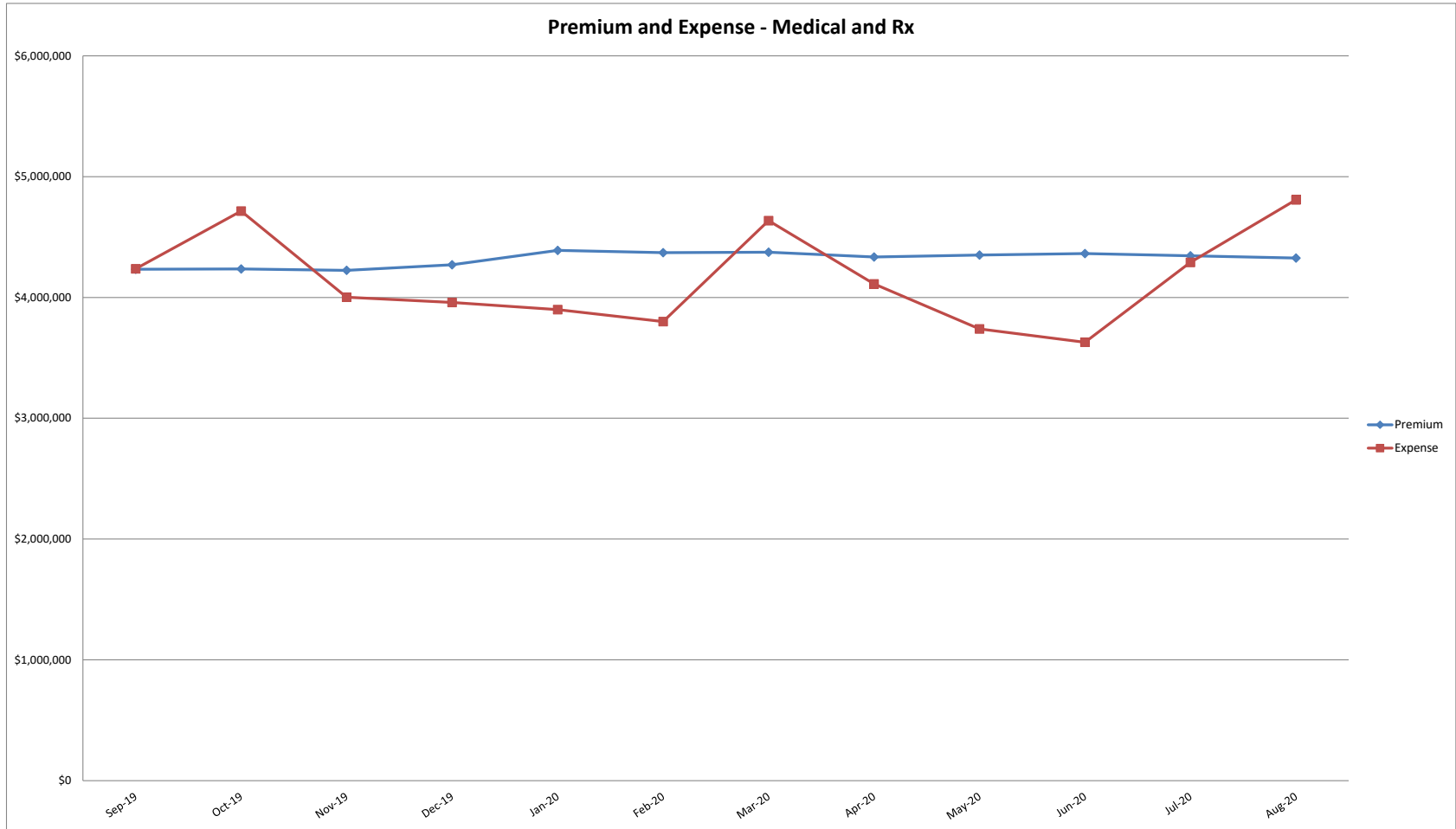
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - HMO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	0	\$0	\$439,750	\$1,303	\$804	\$0	\$0	\$441,857	-\$441,857	\$0.00	0.0%
Feb-18	0	\$0	\$247,831	\$392	\$0	\$0	\$0	\$248,223	-\$248,223	\$0.00	0.0%
Mar-18	0	\$0	-\$3,860	\$0	\$0	\$0	\$0	-\$3,860	\$3,860	\$0.00	0.0%
Apr-18	0	\$0	-\$145,069	\$0	\$0	\$0	\$0	-\$145,069	\$145,069	\$0.00	0.0%
May-18	0	\$0	-\$10,273	\$0	\$0	\$0	\$0	-\$10,273	\$10,273	\$0.00	0.0%
Jun-18	0	\$0	\$4,325	\$0	\$0	\$0	\$0	\$4,325	-\$4,325	\$0.00	0.0%
Jul-18	0	\$0	-\$21,403	\$0	\$0	\$0	\$0	-\$21,403	\$21,403	\$0.00	0.0%
Aug-18	0	\$0	-\$60,627	\$0	\$0	\$0	\$0	-\$60,627	\$60,627	\$0.00	0.0%
Sep-18	0	\$0	\$17,877	\$0	\$0	\$0	\$0	\$17,877	-\$17,877	\$0.00	0.0%
Oct-18	0	\$0	\$47,414	\$0	\$0	\$0	\$0	\$47,414	-\$47,414	\$0.00	0.0%
Nov-18	0	\$0	\$78,484	\$0	\$0	\$0	\$0	\$78,484	-\$78,484	\$0.00	0.0%
Dec-18	0	\$0	\$23,792	\$0	\$0	\$0	\$0	\$23,792	-\$23,792	\$0.00	0.0%
Jan-19	0	\$0	\$2,722	\$0	\$0	\$0	\$0	\$2,722	-\$2,722	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,212	\$0	\$0	\$0	\$0	\$8,212	-\$8,212	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$9,988	\$0	\$0	\$0	\$0	\$9,988	-\$9,988	\$0.00	0.0%
Jul-19	0	\$0	\$51,413	\$0	\$0	\$0	\$0	\$51,413	-\$51,413	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$194	\$0	\$0	\$0	\$0	-\$194	\$194	\$0.00	0.0%
Nov-19	0	\$0	\$1,322	\$0	\$0	\$0	\$0	\$1,322	-\$1,322	\$0.00	0.0%
Dec-19	0	\$0	\$15,824	\$0	\$0	\$0	\$0	\$15,824	-\$15,824	\$0.00	0.0%
Jan-20	0	\$0	\$1,405	\$0	\$0	\$0	\$0	\$1,405	-\$1,405	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
Mar-20	0	\$0	\$4,266	\$0	\$0	\$0	\$0	\$4,266	-\$4,266	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	-\$3,165	\$0	\$0	\$0	\$0	-\$3,165	\$3,165	\$0.00	0.0%
Jun-20	0	\$0	\$1,675	\$0	\$0	\$0	\$0	\$1,675	-\$1,675	\$0.00	0.0%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	-\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	-\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017	3,168	\$41,012,620	\$17,106,236	\$11,171,550	\$9,917,078	\$3,320,579	-\$77,202	\$41,438,241	-\$425,621	\$1,002.60	101.0%
2018	0	\$0	\$618,241	\$1,695	\$804	\$0	\$0	\$620,740	-\$620,740	\$0.00	0.0%
2019	0	\$0	\$90,554	\$0	\$0	\$0	\$0	\$90,554	-\$90,554	N/A	0.0%
2020 YTD	0	\$0	\$6,637	\$0	\$0	\$0	\$0	\$6,637	-\$6,637	N/A	0.0%
Current 12 Months	0	\$0	\$23,589	\$0	\$0	\$0	\$0	\$23,589	-\$23,589	N/A	0.0%

Data Sources:

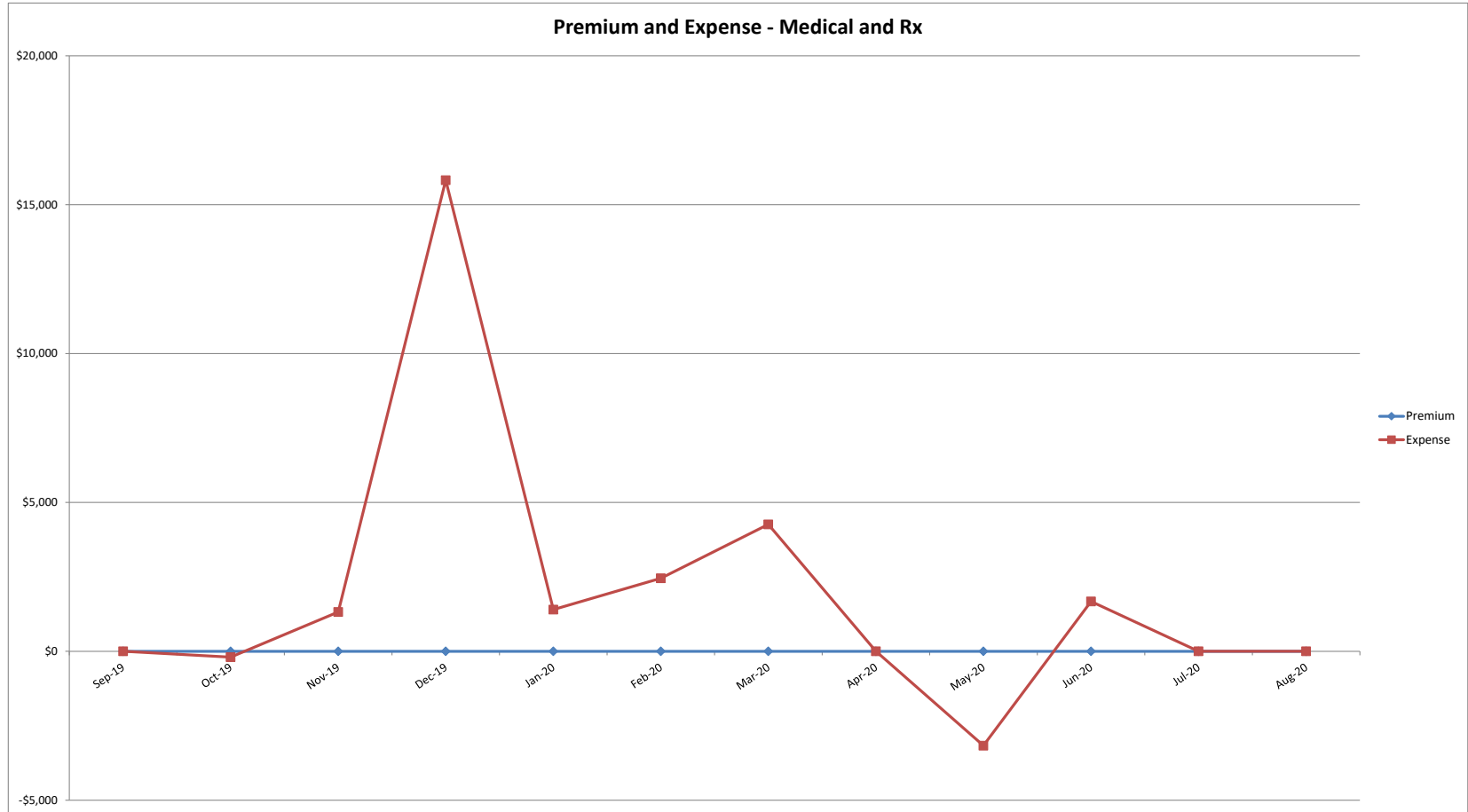
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San Joaquin Valley Insurance Authority (SJVIA)
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County of Fresno - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
2020 YTD	3,087	\$29,180,181	\$19,476,314	\$7,407,654	\$2,364,546	-\$280,807	\$28,967,707	\$212,473	\$719.88	99.3%
Current 12 Months	3,080	\$43,279,044	\$30,264,955	\$10,569,464	\$3,538,441	-\$320,072	\$44,052,788	-\$773,743	\$1,096.32	101.8%

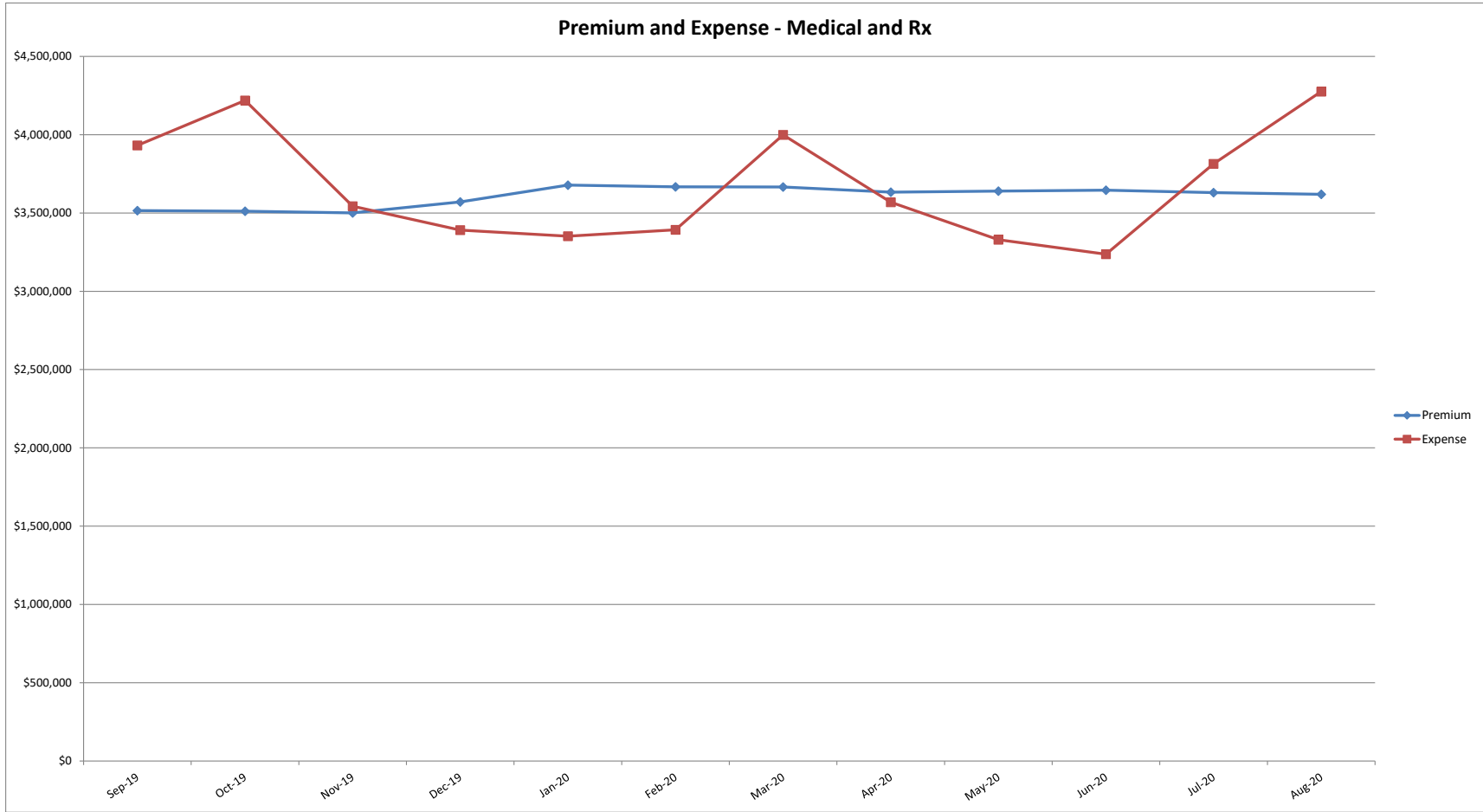
Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Enroll, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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County of Fresno - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	150	\$195,387	\$45,533	\$41,798	\$10,202	\$0	\$97,532	\$97,854	\$582.20	49.9%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$9,793	\$0	\$85,917	\$100,097	\$528.63	46.2%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$9,861	\$0	\$205,622	-\$18,760	\$1,350.07	110.0%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$9,589	\$0	\$123,047	\$59,553	\$804.66	67.4%
May-18	142	\$183,448	\$57,573	\$48,168	\$9,657	\$0	\$115,399	\$68,049	\$744.66	62.9%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$9,521	\$0	\$116,356	\$63,574	\$763.10	64.7%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$9,317	\$0	\$109,165	\$67,062	\$728.81	61.9%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$9,385	\$0	\$254,391	-\$77,026	\$1,775.40	143.4%
Sep-18	136	\$175,089	\$41,726	\$26,754	\$9,249	\$0	\$77,729	\$97,360	\$503.53	44.4%
Oct-18	137	\$173,951	\$51,742	\$49,194	\$9,317	\$0	\$110,253	\$63,697	\$736.76	63.4%
Nov-18	133	\$171,207	\$40,985	\$42,717	\$9,045	\$0	\$92,747	\$78,459	\$629.34	54.2%
Dec-18	118	\$157,800	\$38,146	\$32,683	\$8,025	\$0	\$78,854	\$78,946	\$600.25	50.0%
Jan-19	117	\$157,417	\$66,705	\$37,320	\$9,482	\$0	\$113,506	\$43,911	\$889.10	72.1%
Feb-19	119	\$160,304	\$42,263	\$25,965	\$9,644	\$0	\$77,872	\$82,432	\$573.34	48.6%
Mar-19	117	\$157,910	\$31,442	\$33,770	\$9,482	\$0	\$74,694	\$83,215	\$557.37	47.3%
Apr-19	115	\$153,009	\$70,633	\$30,418	\$9,320	\$0	\$110,371	\$42,638	\$878.71	72.1%
May-19	115	\$153,900	-\$7,775	\$36,459	\$9,320	\$0	\$38,003	\$115,897	\$249.42	24.7%
Jun-19	115	\$153,102	\$55,699	\$25,717	\$9,320	\$0	\$90,736	\$62,366	\$707.97	59.3%
Jul-19	115	\$153,102	\$63,868	\$29,255	\$9,320	\$0	\$102,442	\$50,660	\$809.76	66.9%
Aug-19	115	\$153,102	\$57,549	\$23,960	\$9,320	\$0	\$90,829	\$62,273	\$708.77	59.3%
Sep-19	115	\$153,408	\$47,280	\$22,624	\$9,320	\$0	\$79,223	\$74,185	\$607.86	51.6%
Oct-19	115	\$153,176	\$49,400	\$32,187	\$9,320	\$0	\$90,906	\$62,270	\$709.45	59.3%
Nov-19	114	\$152,211	\$97,362	\$22,999	\$9,239	\$0	\$129,599	\$22,612	\$1,055.79	85.1%
Dec-19	109	\$145,407	\$45,828	\$32,683	\$8,833	\$0	\$87,345	\$58,063	\$720.29	60.1%
Jan-20	113	\$150,611	\$44,461	\$33,080	\$9,158	\$0	\$86,699	\$63,913	\$686.20	57.6%
Feb-20	105	\$140,235	\$81,179	\$24,013	\$8,509	\$0	\$113,700	\$26,535	\$1,001.82	81.1%
Mar-20	107	\$142,826	\$94,713	\$28,685	\$8,671	\$0	\$132,069	\$10,757	\$1,153.25	92.5%
Apr-20	105	\$138,736	\$245,999	\$32,705	\$8,509	\$0	\$287,213	-\$148,477	\$2,654.32	207.0%
May-20	113	\$145,851	\$62,705	\$25,127	\$9,158	\$0	\$96,990	\$48,861	\$777.28	66.5%
Jun-20	115	\$149,285	\$40,224	\$26,202	\$9,320	\$0	\$75,745	\$73,539	\$577.61	50.7%
Jul-20	116	\$149,875	\$55,488	\$37,071	\$9,401	\$0	\$101,960	\$47,915	\$797.93	68.0%
Aug-20	115	\$147,953	\$83,102	\$35,624	\$9,320	\$0	\$128,046	\$19,908	\$1,032.40	86.5%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017	203	\$2,694,687	\$1,788,970	\$737,518	\$161,322	\$0	\$2,687,811	\$6,876	\$1,036.30	99.7%
2018	138	\$2,145,877	\$856,122	\$497,925	\$112,965	\$0	\$1,467,011	\$678,866	\$815.20	68.4%
2019	115	\$1,846,048	\$620,255	\$353,355	\$111,916	\$0	\$1,085,526	\$760,522	\$705.00	58.8%
2020 YTD	111	\$1,165,373	\$707,871	\$242,506	\$72,045	\$0	\$1,022,422	\$142,951	\$708.18	87.7%
Current 12 Months	112	\$1,769,575	\$947,741	\$352,998	\$108,756	\$0	\$1,409,495	\$360,080	\$969.25	79.7%

Data Sources:

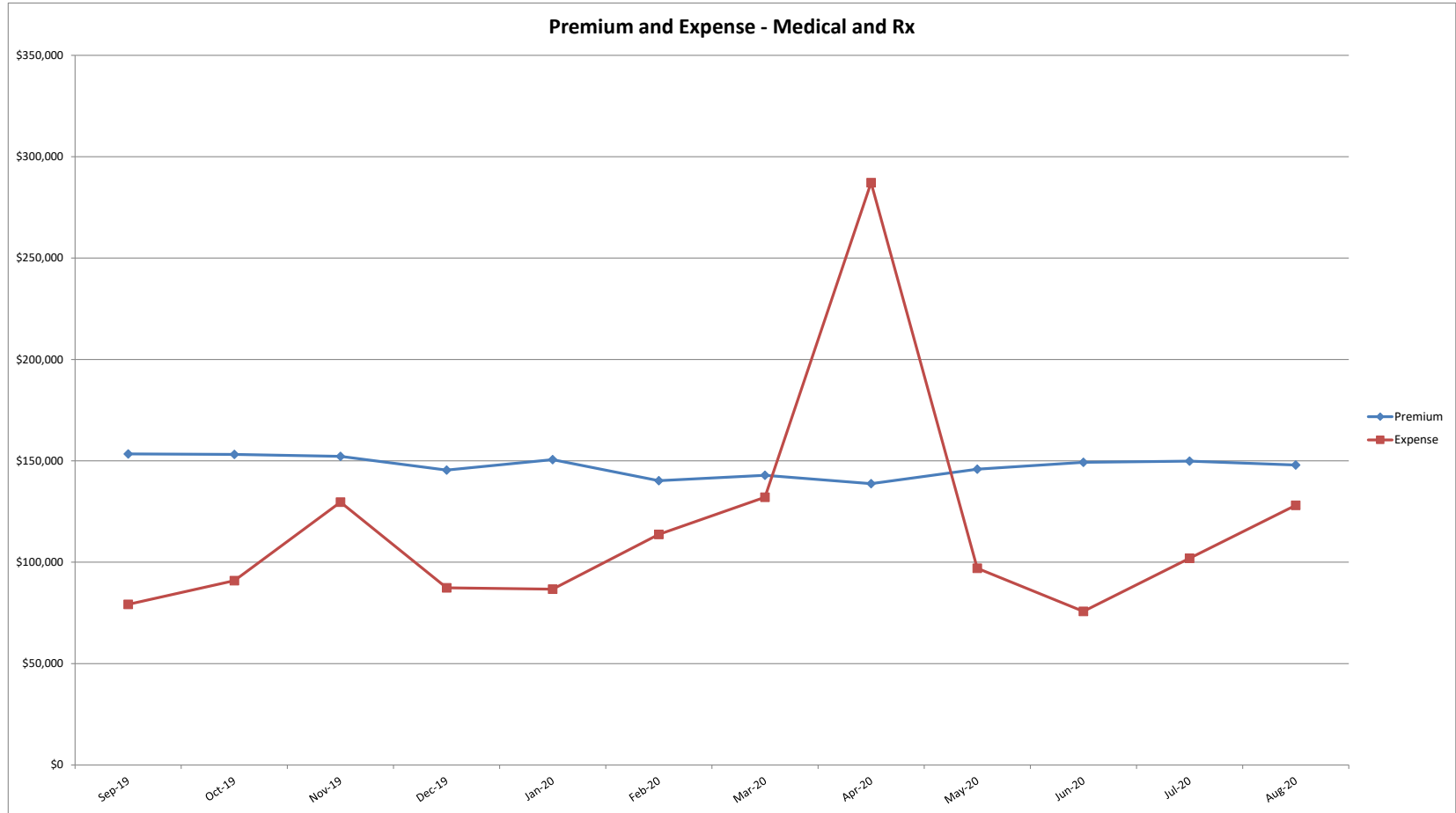
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County of Fresno - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	743	\$560,552	\$115,112	\$70,628	\$50,531	\$0	\$236,271	\$324,281	\$249.99	42.1%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$50,803	\$0	\$348,462	\$216,995	\$398.47	61.6%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$51,076	\$0	\$630,945	-\$62,962	\$772.13	111.1%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$51,280	\$0	\$373,990	\$196,430	\$428.00	65.6%
May-18	761	\$573,653	\$297,446	\$117,765	\$51,756	\$0	\$466,967	\$106,686	\$545.61	81.4%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$52,232	\$0	\$344,986	\$231,423	\$381.19	59.9%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$53,660	\$0	\$457,367	\$131,077	\$511.67	77.7%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$53,592	\$0	\$396,691	\$189,051	\$435.40	67.7%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$52,980	\$0	\$345,460	\$232,123	\$375.46	59.8%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$53,864	\$0	\$500,046	\$85,941	\$563.36	85.3%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$54,204	\$0	\$429,607	\$158,724	\$471.02	73.0%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$51,416	\$0	\$584,760	-\$3,191	\$705.48	100.5%
Jan-19	767	\$592,215	\$140,668	\$53,249	\$62,158	\$0	\$256,075	\$336,140	\$252.83	43.2%
Feb-19	766	\$588,029	\$75,431	\$68,192	\$62,077	\$0	\$205,699	\$382,330	\$187.50	35.0%
Mar-19	760	\$583,989	\$121,883	\$93,115	\$61,590	\$0	\$276,589	\$307,401	\$282.89	47.4%
Apr-19	765	\$584,542	\$239,910	\$80,465	\$61,996	\$0	\$382,371	\$202,171	\$418.79	65.4%
May-19	763	\$580,411	\$200,544	\$105,095	\$61,834	\$0	\$367,473	\$212,938	\$400.58	63.3%
Jun-19	771	\$583,516	\$100,526	\$77,505	\$62,482	\$0	\$240,513	\$343,003	\$230.91	41.2%
Jul-19	760	\$577,873	\$372,282	\$97,999	\$61,590	\$0	\$531,871	\$46,002	\$618.79	92.0%
Aug-19	747	\$566,470	\$172,867	\$91,334	\$60,537	\$0	\$324,738	\$241,732	\$353.68	57.3%
Sep-19	744	\$564,224	\$98,947	\$67,031	\$60,294	\$0	\$226,271	\$337,953	\$223.09	40.1%
Oct-19	752	\$571,416	\$233,416	\$110,905	\$60,942	\$0	\$405,263	\$166,152	\$457.87	70.9%
Nov-19	756	\$571,398	\$188,056	\$77,824	\$61,266	\$0	\$327,146	\$244,252	\$351.69	57.3%
Dec-19	722	\$554,562	\$297,249	\$108,250	\$58,511	\$0	\$464,009	\$90,553	\$561.63	83.7%
Jan-20	729	\$560,817	\$368,949	\$31,705	\$59,078	\$0	\$459,732	\$101,085	\$549.59	82.0%
Feb-20	735	\$563,831	\$187,347	\$44,230	\$59,564	\$0	\$291,141	\$272,690	\$315.07	51.6%
Mar-20	736	\$565,554	\$390,531	\$49,684	\$59,645	\$0	\$499,861	\$65,693	\$598.12	88.4%
Apr-20	733	\$562,890	\$135,614	\$60,893	\$59,402	\$0	\$255,909	\$306,981	\$268.09	45.5%
May-20	736	\$565,677	\$167,319	\$89,310	\$59,645	\$0	\$316,274	\$249,403	\$348.68	55.9%
Jun-20	741	\$568,265	\$180,512	\$74,103	\$60,051	\$0	\$314,665	\$253,599	\$343.61	55.4%
Jul-20	737	\$564,738	\$212,284	\$102,737	\$59,726	\$0	\$374,748	\$189,991	\$427.44	66.4%
Aug-20	732	\$559,150	\$254,788	\$90,357	\$59,321	\$0	\$404,466	\$154,684	\$471.51	72.3%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$513,858	\$0	\$5,104,872	-\$133,182	\$585.59	102.8%
2017	760	\$6,368,952	\$3,611,753	\$1,459,833	\$603,669	\$0	\$5,675,255	\$693,697	\$555.91	89.1%
2018	769	\$6,922,130	\$3,133,995	\$1,354,164	\$627,392	\$0	\$5,115,551	\$1,806,579	\$486.52	73.9%
2019	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
2020 YTD	735	\$4,510,922	\$1,897,344	\$543,019	\$476,434	\$0	\$2,916,796	\$1,594,126	\$275.65	64.7%
Current 12 Months	738	\$6,772,522	\$2,715,011	\$907,028	\$717,447	\$0	\$4,339,486	\$2,433,036	\$409.13	64.1%

Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Fresno - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$191,839	\$0	\$2,108,670	\$124,385	\$659.61	94.4%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$191,575	\$0	\$1,637,953	\$593,577	\$498.41	73.4%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$191,773	\$0	\$1,984,368	\$247,891	\$617.07	88.9%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$192,367	\$0	\$1,845,010	\$390,426	\$567.14	82.5%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$194,678	\$0	\$1,931,024	\$322,576	\$588.79	85.7%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$194,678	\$0	\$1,834,933	\$416,056	\$556.21	81.5%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$193,937	\$0	\$2,027,537	\$214,266	\$624.10	90.4%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$194,796	\$0	\$2,013,017	\$238,738	\$616.14	89.4%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$193,805	\$0	\$1,835,470	\$404,456	\$559.15	81.9%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$195,192	\$0	\$2,406,295	-\$152,972	\$747.75	106.8%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$196,710	-\$161,954	\$2,146,609	\$117,853	\$654.33	94.8%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$197,040	-\$7,972	\$1,880,138	\$384,730	\$563.85	83.0%
Jan-19	3,003	\$2,333,355	\$1,415,408	\$0	\$629,123	\$221,802	\$0	\$2,266,333	\$67,022	\$680.83	97.1%
Feb-19	2,994	\$2,326,510	\$1,152,990	\$0	\$640,750	\$221,137	\$0	\$2,014,876	\$311,634	\$599.11	86.6%
Mar-19	3,016	\$2,342,718	\$1,454,749	\$0	\$653,340	\$222,762	\$0	\$2,330,850	\$11,868	\$698.97	99.5%
Apr-19	3,023	\$2,350,999	\$1,504,938	\$0	\$714,212	\$223,279	\$0	\$2,442,429	-\$91,430	\$734.09	103.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$0	\$673,608	\$223,796	\$0	\$2,313,220	\$43,610	\$689.58	98.1%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$0	\$579,623	\$222,245	\$0	\$1,999,004	\$342,330	\$590.48	85.4%
Jul-19	3,013	\$2,339,129	\$1,236,970	\$0	\$778,789	\$222,540	\$0	\$2,238,299	\$100,830	\$669.02	95.7%
Aug-19	3,027	\$2,349,930	\$1,478,411	\$0	\$637,468	\$223,574	\$0	\$2,339,453	\$10,477	\$699.00	99.6%
Sep-19	3,004	\$2,328,412	\$1,326,398	\$0	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$637.71	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$0	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$568.93	82.9%
Nov-19	3,017	\$2,341,817	\$1,379,577	\$0	\$602,241	\$222,836	\$0	\$2,204,653	\$137,164	\$656.88	94.1%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$0	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$561.87	82.0%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$0	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$658.62	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$0	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$586.22	81.4%
Mar-20	3,030	\$2,457,900	\$1,310,352	\$0	\$770,151	\$223,796	\$0	\$2,304,299	\$153,601	\$686.63	93.8%
Apr-20	3,038	\$2,468,121	\$821,895	\$0	\$682,392	\$224,387	\$0	\$1,728,673	\$739,448	\$495.16	70.0%
May-20	3,033	\$2,465,203	\$1,217,315	\$0	\$622,577	\$224,017	\$0	\$2,063,909	\$401,294	\$606.62	83.7%
Jun-20	3,042	\$2,472,097	\$1,125,674	\$0	\$663,022	\$224,682	\$0	\$2,013,378	\$458,719	\$588.00	81.4%
Jul-20	3,041	\$2,474,410	\$1,465,767	\$0	\$609,757	\$224,608	\$0	\$2,300,132	\$174,278	\$682.51	93.0%
Aug-20	3,030	\$2,465,747	\$1,583,129	\$0	\$663,204	\$223,796	\$0	\$2,470,129	-\$4,382	\$741.36	100.2%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018	2,939	\$26,953,007	\$13,830,294	\$0	\$7,662,266	\$2,328,390	-\$169,926	\$23,651,024	\$3,301,982	\$604.52	87.7%
2019	3,015	\$28,092,399	\$15,701,559	\$0	\$7,773,168	\$2,671,812	\$0	\$26,146,539	\$1,945,860	\$648.94	93.1%
2020 YTD	3,031	\$19,695,194	\$10,064,210	\$0	\$5,227,939	\$1,791,031	\$0	\$17,083,181	\$2,612,013	\$421.18	86.7%
Current 12 Months	3,026	\$29,046,788	\$14,909,350	\$0	\$7,694,196	\$2,681,709	\$0	\$25,285,255	\$3,761,534	\$622.55	87.1%

Data Sources:

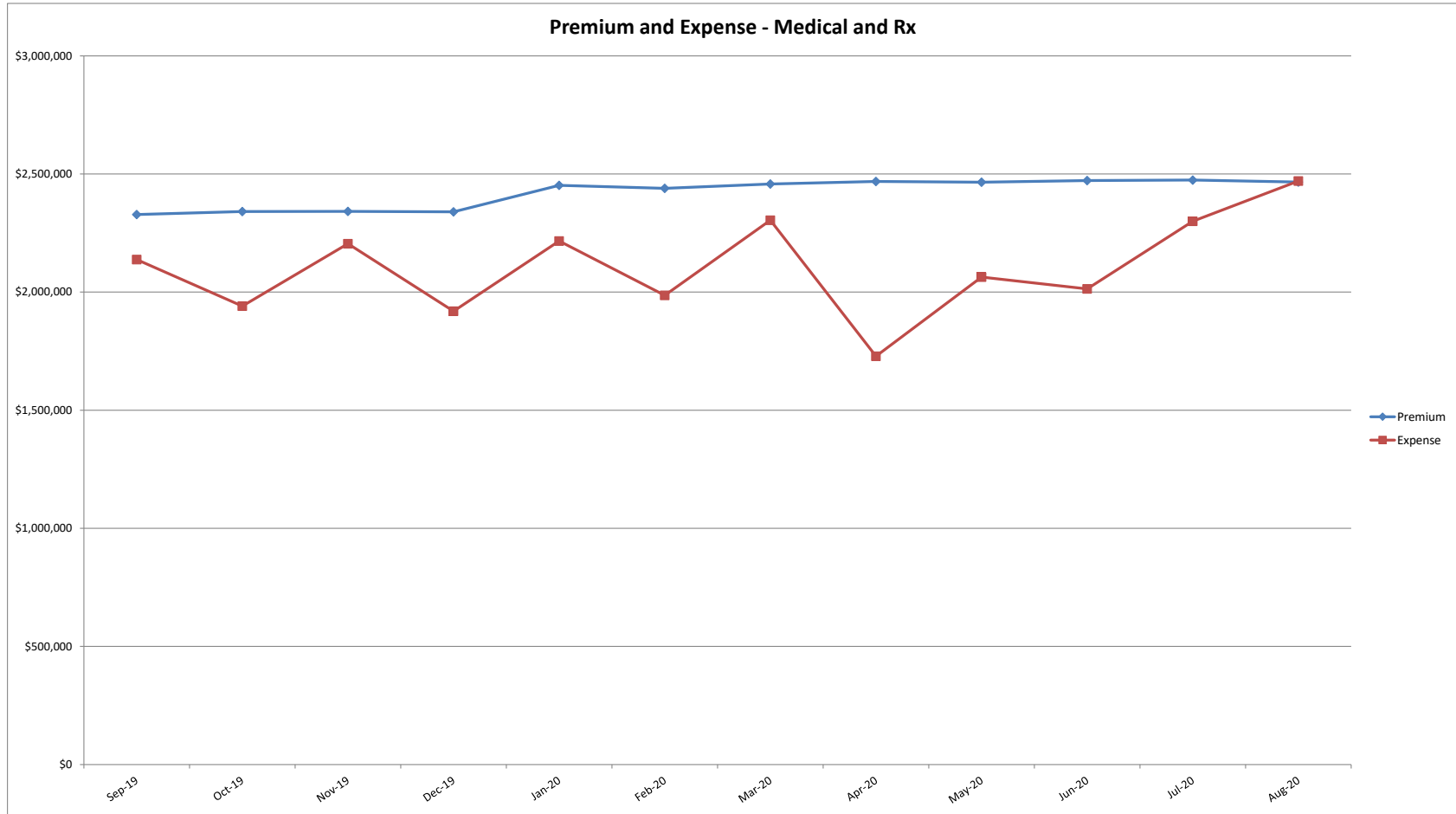
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - HMO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	\$2,240	-\$648	\$2,160.00	140.7%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	\$2,839	\$2,839	-\$1,326.00	-78.2%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	\$20	\$0.00	0.0%
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	\$5,911	-\$5,911	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$393	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	\$3,317	\$0.00	0.0%
Dec-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	-\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%	
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%	
2017	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%	
2018	1	\$9,557	\$6,725	\$0	\$0	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%	
2019	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	N/A	0.0%	
2020 YTD	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	0.0%	
Current 12 Months	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	N/A	0.0%	

Data Sources:

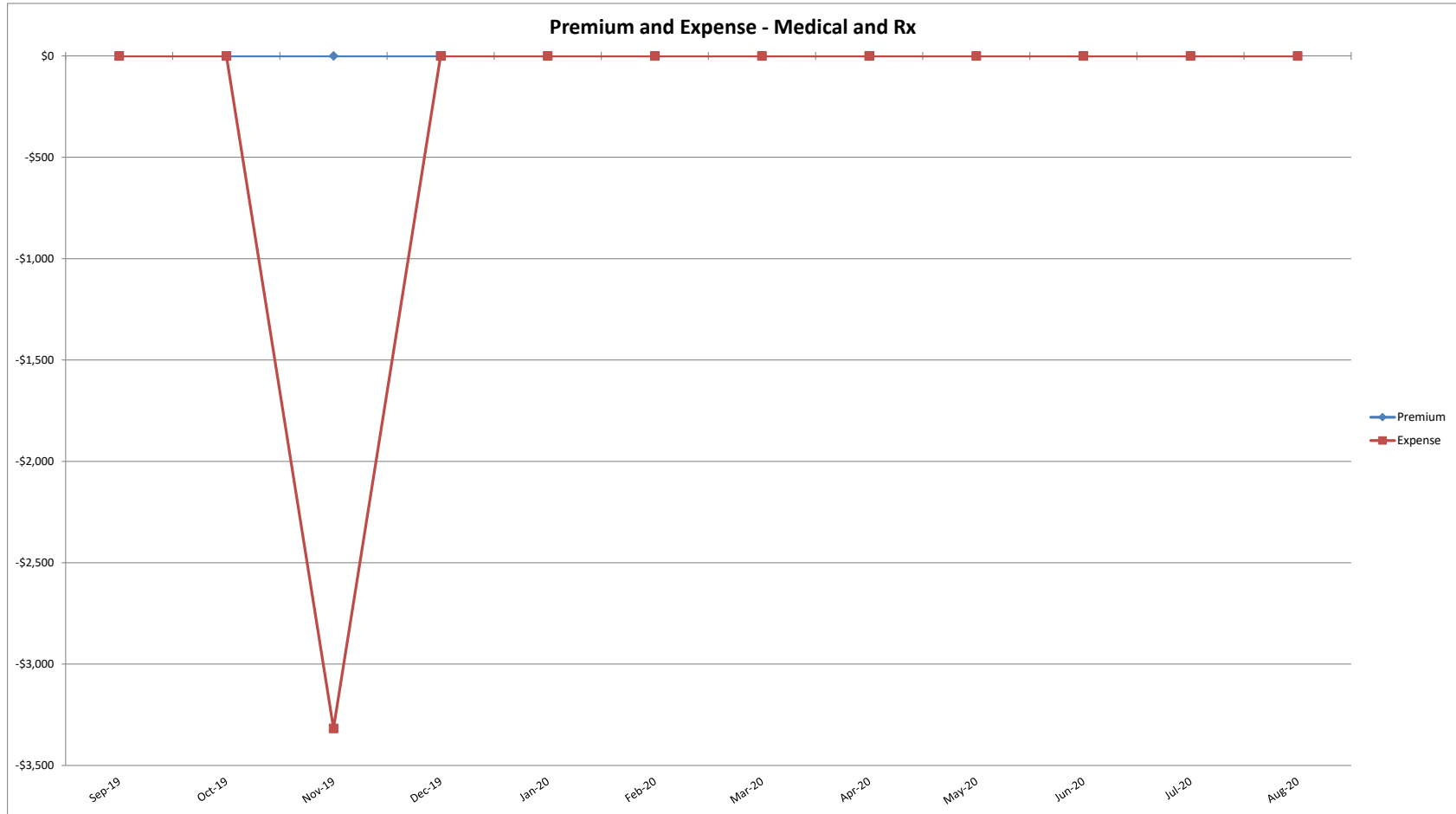
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - HMO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	2,868	\$2,207,849	\$1,301,870	\$606,579	\$189,317	\$0	\$2,097,766	\$110,083	\$665.43	95.0%
Feb-18	2,866	\$2,207,463	\$817,799	\$626,710	\$189,185	\$0	\$1,633,694	\$573,769	\$504.02	74.0%
Mar-18	2,869	\$2,208,192	\$1,146,243	\$645,723	\$189,383	\$0	\$1,981,349	\$226,843	\$624.60	89.7%
Apr-18	2,878	\$2,211,369	\$1,009,661	\$635,692	\$189,977	\$0	\$1,835,330	\$376,039	\$571.70	83.0%
May-18	2,913	\$2,229,533	\$1,079,344	\$656,429	\$192,287	\$0	\$1,928,060	\$301,473	\$595.87	86.5%
Jun-18	2,913	\$2,226,922	\$990,129	\$646,900	\$192,287	\$0	\$1,829,316	\$397,606	\$561.97	82.1%
Jul-18	2,902	\$2,218,191	\$1,155,655	\$672,061	\$191,561	\$0	\$2,019,277	\$198,913	\$629.81	91.0%
Aug-18	2,916	\$2,228,711	\$1,112,829	\$692,510	\$192,485	\$0	\$1,997,824	\$230,887	\$619.11	89.6%
Sep-18	2,902	\$2,217,452	\$953,264	\$680,174	\$191,561	\$0	\$1,824,999	\$392,453	\$562.87	82.3%
Oct-18	2,922	\$2,230,849	\$1,567,419	\$625,792	\$192,881	\$0	\$2,386,093	-\$155,244	\$750.59	107.0%
Nov-18	2,944	\$2,241,418	\$1,535,164	\$569,947	\$194,333	-\$161,954	\$2,137,491	\$103,927	\$660.04	95.4%
Dec-18	2,949	\$2,241,427	\$1,087,909	\$596,432	\$194,663	-\$7,972	\$1,871,033	\$370,395	\$568.45	83.5%
Jan-19	2,967	\$2,307,702	\$1,404,320	\$621,137	\$219,143	\$0	\$2,244,600	\$63,103	\$682.66	97.3%
Feb-19	2,959	\$2,301,440	\$1,151,266	\$633,945	\$218,552	\$0	\$2,003,762	\$297,678	\$603.32	87.1%
Mar-19	2,981	\$2,317,648	\$1,449,959	\$644,508	\$220,177	\$0	\$2,314,643	\$3,005	\$702.61	99.9%
Apr-19	2,987	\$2,324,861	\$1,491,916	\$705,323	\$220,620	\$0	\$2,417,859	-\$92,998	\$735.60	104.0%
May-19	2,994	\$2,330,692	\$1,395,867	\$664,765	\$221,137	\$0	\$2,281,769	\$48,922	\$688.25	97.9%
Jun-19	2,975	\$2,316,847	\$1,189,326	\$570,785	\$219,734	\$0	\$1,979,844	\$337,002	\$591.63	85.5%
Jul-19	2,979	\$2,314,641	\$1,213,450	\$770,596	\$220,029	\$0	\$2,204,075	\$110,566	\$666.01	95.2%
Aug-19	2,993	\$2,325,443	\$1,431,542	\$629,281	\$221,063	\$0	\$2,281,886	\$43,557	\$688.55	98.1%
Sep-19	2,971	\$2,304,506	\$1,323,455	\$588,644	\$219,438	\$0	\$2,131,537	\$172,969	\$643.59	92.5%
Oct-19	2,986	\$2,317,410	\$1,081,954	\$613,340	\$220,546	\$0	\$1,915,839	\$401,571	\$567.75	82.7%
Nov-19	2,984	\$2,317,912	\$1,378,461	\$601,479	\$220,398	\$0	\$2,200,337	\$117,574	\$663.52	94.9%
Dec-19	2,985	\$2,315,563	\$903,156	\$645,161	\$220,472	\$0	\$1,768,789	\$546,774	\$518.70	76.4%
Jan-20	2,992	\$2,426,484	\$1,331,270	\$654,819	\$220,989	\$0	\$2,207,078	\$219,405	\$663.80	91.0%
Feb-20	2,974	\$2,413,335	\$1,041,531	\$561,230	\$219,660	\$0	\$1,822,421	\$590,914	\$538.92	75.5%
Mar-20	2,994	\$2,430,428	\$1,158,107	\$752,488	\$221,137	\$0	\$2,131,732	\$298,696	\$638.14	87.7%
Apr-20	3,002	\$2,440,649	\$805,407	\$674,100	\$221,728	\$0	\$1,701,235	\$739,414	\$492.84	69.7%
May-20	2,997	\$2,437,731	\$1,063,611	\$602,479	\$221,358	\$0	\$1,887,449	\$550,282	\$555.92	77.4%
Jun-20	3,006	\$2,444,625	\$1,119,062	\$662,685	\$222,023	\$0	\$2,003,769	\$440,855	\$592.73	82.0%
Jul-20	3,005	\$2,446,938	\$1,444,915	\$594,262	\$221,949	\$0	\$2,261,126	\$185,812	\$678.59	92.4%
Aug-20	2,995	\$2,438,885	\$1,575,623	\$659,474	\$221,211	\$0	\$2,456,308	-\$17,423	\$746.28	100.7%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	-\$333,218	\$584.62	101.8%
2016	2,481	\$19,812,211	\$12,016,280	\$5,664,640	\$1,921,524	\$0	\$19,602,444	\$209,767	\$593.96	98.9%
2017	2,805	\$25,183,018	\$14,606,277	\$7,310,416	\$2,227,547	\$0	\$24,144,240	\$1,038,777	\$651.04	95.9%
2018	2,904	\$26,669,376	\$13,757,286	\$7,654,950	\$2,299,920	-\$169,926	\$23,542,231	\$3,127,146	\$609.68	88.3%
2019	2,980	\$27,794,664	\$15,414,671	\$7,688,962	\$2,641,307	\$0	\$25,744,940	\$2,049,724	\$646.06	92.6%
2020 YTD	2,996	\$19,479,073	\$9,539,526	\$5,161,537	\$1,770,055	\$0	\$16,471,118	\$3,007,955	\$409.60	84.6%
Current 12 Months	2,991	\$28,734,464	\$14,226,551	\$7,610,160	\$2,650,909	\$0	\$24,487,621	\$4,246,844	\$608.42	85.2%

Data Sources:

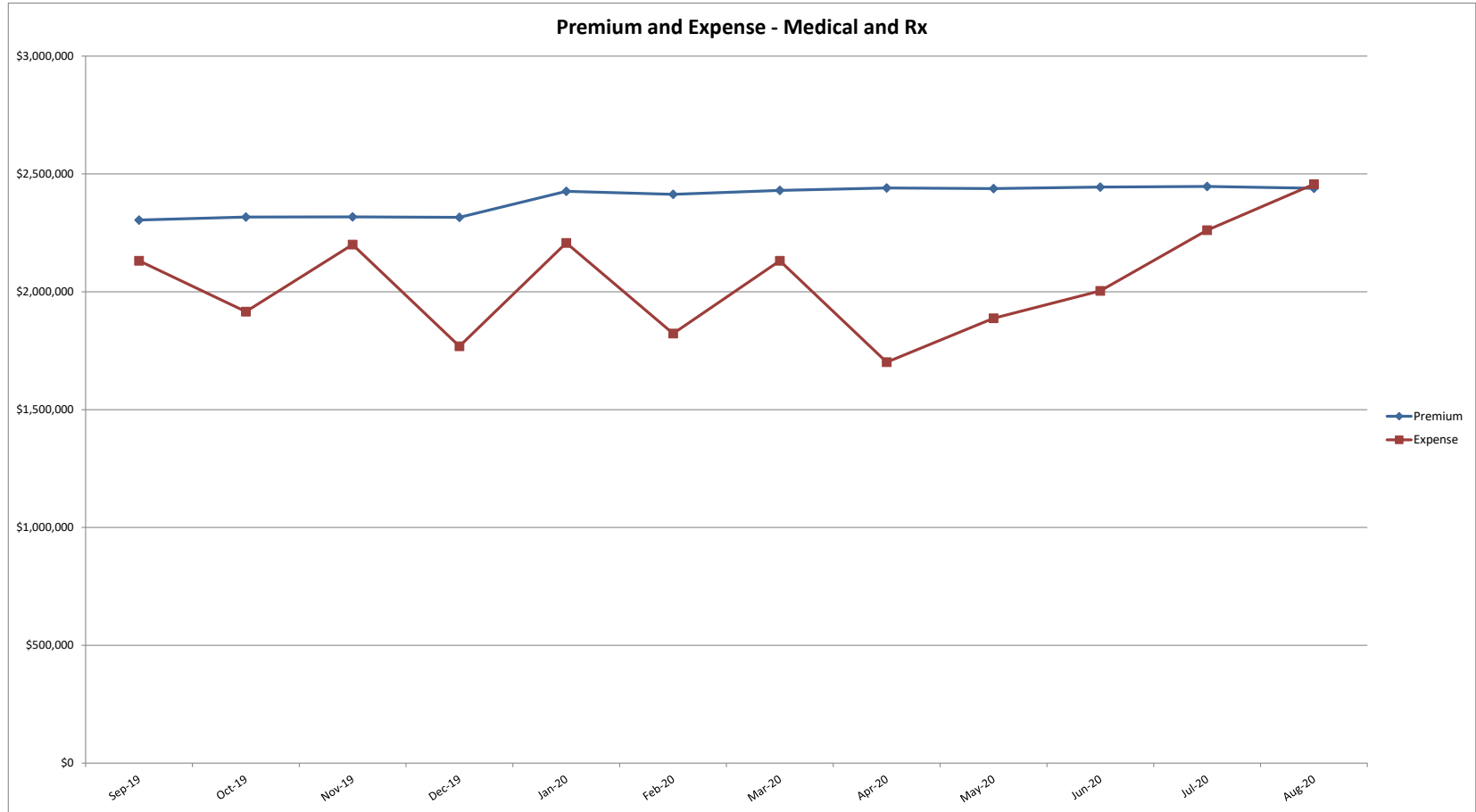
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	37	\$23,613	\$8,324	\$57	\$2,442	\$0	\$10,823	\$12,789	\$226.51	45.8%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,310	\$0	\$4,179	\$18,295	\$53.40	18.6%
Mar-18	35	\$22,475	\$629	\$0	\$2,310	\$0	\$2,939	\$19,535	\$17.97	13.1%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,310	\$0	\$7,440	\$15,034	\$146.57	33.1%
May-18	35	\$22,475	\$1,781	\$118	\$2,310	\$0	\$4,209	\$18,265	\$54.26	18.7%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,310	\$0	\$5,537	\$16,937	\$92.20	24.6%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,310	\$0	\$8,279	\$15,332	\$163.97	35.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,310	\$0	\$9,281	\$13,761	\$199.17	40.3%
Sep-18	34	\$22,474	\$6,488	\$1,739	\$2,244	\$0	\$10,471	\$12,002	\$241.97	46.6%
Oct-18	35	\$22,475	\$17,600	\$292	\$2,310	\$0	\$20,202	\$2,272	\$511.20	89.9%
Nov-18	36	\$23,044	\$5,012	\$1,730	\$2,376	\$0	\$9,118	\$13,925	\$187.28	39.6%
Dec-18	36	\$23,441	\$6,488	\$241	\$2,376	\$0	\$9,105	\$14,335	\$186.92	38.8%
Jan-19	36	\$25,652	\$11,481	\$7,986	\$2,659	\$0	\$22,126	\$3,526	\$540.76	86.3%
Feb-19	35	\$25,070	\$1,724	\$6,805	\$2,585	\$0	\$11,115	\$13,956	\$243.70	44.3%
Mar-19	35	\$25,070	\$4,790	\$8,832	\$2,585	\$0	\$16,207	\$8,863	\$389.21	64.6%
Apr-19	36	\$26,138	\$13,022	\$8,889	\$2,659	\$0	\$24,571	\$1,567	\$608.66	94.0%
May-19	36	\$26,138	\$19,949	\$8,843	\$2,659	\$0	\$31,451	-\$5,313	\$799.77	120.3%
Jun-19	34	\$24,488	\$7,811	\$8,838	\$2,511	\$0	\$19,160	\$5,328	\$489.67	78.2%
Jul-19	34	\$24,488	\$23,520	\$8,193	\$2,511	\$0	\$34,224	-\$9,736	\$932.73	139.8%
Aug-19	34	\$24,488	\$46,869	\$8,187	\$2,511	\$0	\$57,567	-\$33,079	\$1,619.29	235.1%
Sep-19	33	\$23,905	\$2,944	\$641	\$2,437	\$0	\$6,022	\$17,883	\$108.64	25.2%
Oct-19	33	\$23,905	\$6,862	\$15,449	\$2,437	\$0	\$24,748	-\$843	\$676.08	103.5%
Nov-19	33	\$23,905	\$4,433	\$762	\$2,437	\$0	\$7,632	\$16,273	\$157.43	31.9%
Dec-19	34	\$24,488	\$147,193	\$782	\$2,511	\$0	\$150,486	-\$125,999	\$4,352.21	614.5%
Jan-20	34	\$25,644	\$6,915	-\$32	\$2,511	\$0	\$9,394	\$16,249	\$202.44	36.6%
Feb-20	35	\$26,253	\$160,361	\$820	\$2,585	\$0	\$163,766	-\$137,513	\$4,605.17	623.8%
Mar-20	36	\$27,472	\$152,246	\$17,662	\$2,659	\$0	\$172,567	-\$145,095	\$4,719.67	628.2%
Apr-20	36	\$27,472	\$16,488	\$8,292	\$2,659	\$0	\$27,438	\$34	\$688.32	99.9%
May-20	36	\$27,472	\$153,704	\$20,097	\$2,659	\$0	\$176,461	-\$148,988	\$4,827.82	642.3%
Jun-20	36	\$27,472	\$6,613	\$337	\$2,659	\$0	\$9,609	\$17,863	\$193.06	35.0%
Jul-20	36	\$27,472	\$20,852	\$15,495	\$2,659	\$0	\$39,006	-\$11,533	\$1,009.63	142.0%
Aug-20	35	\$26,862	\$7,506	\$3,730	\$2,585	\$0	\$13,821	\$13,041	\$321.04	51.5%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020 YTD	36	\$216,121	\$524,684	\$66,402	\$20,976	\$0	\$612,062	-\$395,942	\$1,417.47	283.2%
Current 12 Months	35	\$312,324	\$686,116	\$84,036	\$30,800	\$0	\$800,951	-\$488,627	\$1,846.89	256.4%

Data Sources:

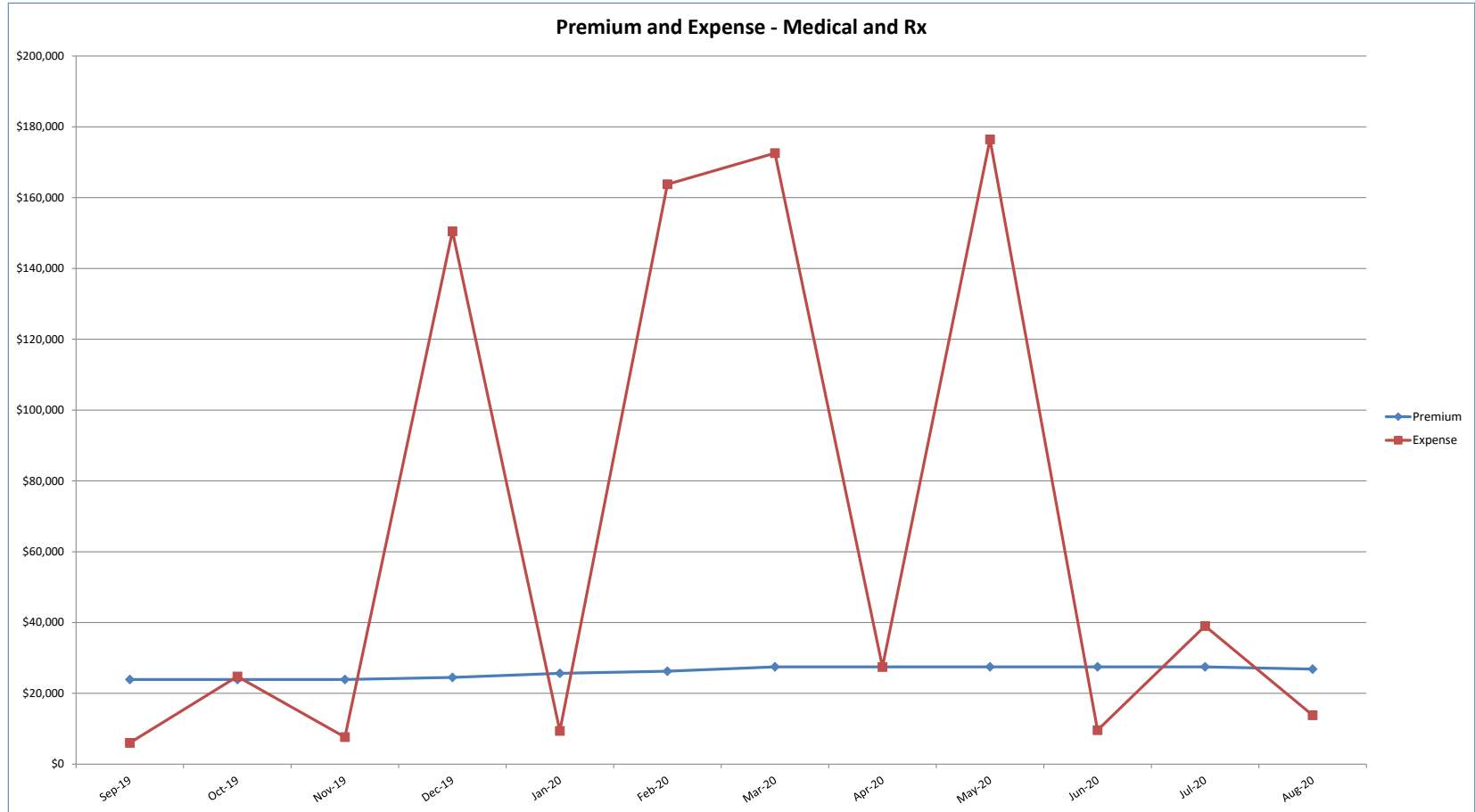
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
County of Tulare - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$0	\$42,175	\$29,516	\$1,012.39	58.8%
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$0	\$56,759	\$11,645	\$1,465.03	83.0%
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$0	\$10,463	\$56,489	\$213.76	15.6%
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$0	\$42,782	\$24,531	\$1,087.26	63.6%
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$0	\$63,767	\$4,459	\$1,609.08	93.5%
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$0	\$37,276	\$28,577	\$938.44	56.6%
Jan-19	38	\$68,843	\$20,077	\$0	\$3,619	\$3,441	\$0	\$0	\$27,137	\$41,706	\$623.58	39.4%
Feb-19	38	\$68,843	\$20,058	\$0	\$6,204	\$3,441	\$0	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$0	\$6,524	\$3,351	\$0	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,423	\$0	\$5,317	\$3,351	\$0	\$0	\$35,091	\$31,505	\$857.85	52.7%
May-19	35	\$63,149	\$34,997	\$0	\$5,092	\$3,170	\$0	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,845	\$0	\$6,568	\$3,170	\$0	\$0	\$57,583	\$5,566	\$1,554.67	91.2%
Jul-19	34	\$61,617	\$36,040	\$0	\$2,600	\$3,079	\$0	\$0	\$41,719	\$19,898	\$1,136.47	67.7%
Aug-19	33	\$62,192	\$44,424	\$0	\$3,324	\$2,988	\$0	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$0	\$3,349	\$2,898	\$0	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,652	\$0	\$3,164	\$2,988	\$0	\$0	\$58,804	\$3,387	\$1,691.39	94.6%
Nov-19	33	\$61,948	\$10,387	\$0	\$4,681	\$2,988	\$0	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,151	\$0	\$4,057	\$2,988	\$0	\$0	\$26,197	\$35,752	\$703.28	42.3%
Jan-20	0	\$0	\$3,288	\$0	\$2,593	\$0	\$0	\$0	\$5,881	-\$5,881	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	\$0	-\$36	\$0	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	\$6,467	\$0	\$0	\$0	\$0	\$0	\$6,467	-\$6,467	\$0.00	0.0%
Jul-20	0	\$0	-\$62	\$0	\$0	\$0	\$0	\$0	-\$62	\$62	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%	
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%	
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%	
2018	38	\$828,936	\$706,671	\$0	\$147,019	\$31,331	\$0	\$885,021	-\$56,085	\$1,880.38	106.8%	
2019	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,294.85	75.3%	
2020 YTD	0	\$0	\$11,678	\$0	\$2,557	\$0	\$0	\$14,235	-\$14,235	\$108.66	0.0%	
Current 12 Months	11	\$246,366	\$237,054	\$0	\$17,808	\$11,863	\$0	\$266,725	-\$20,359	\$1,945.51	108.3%	

Data Sources:

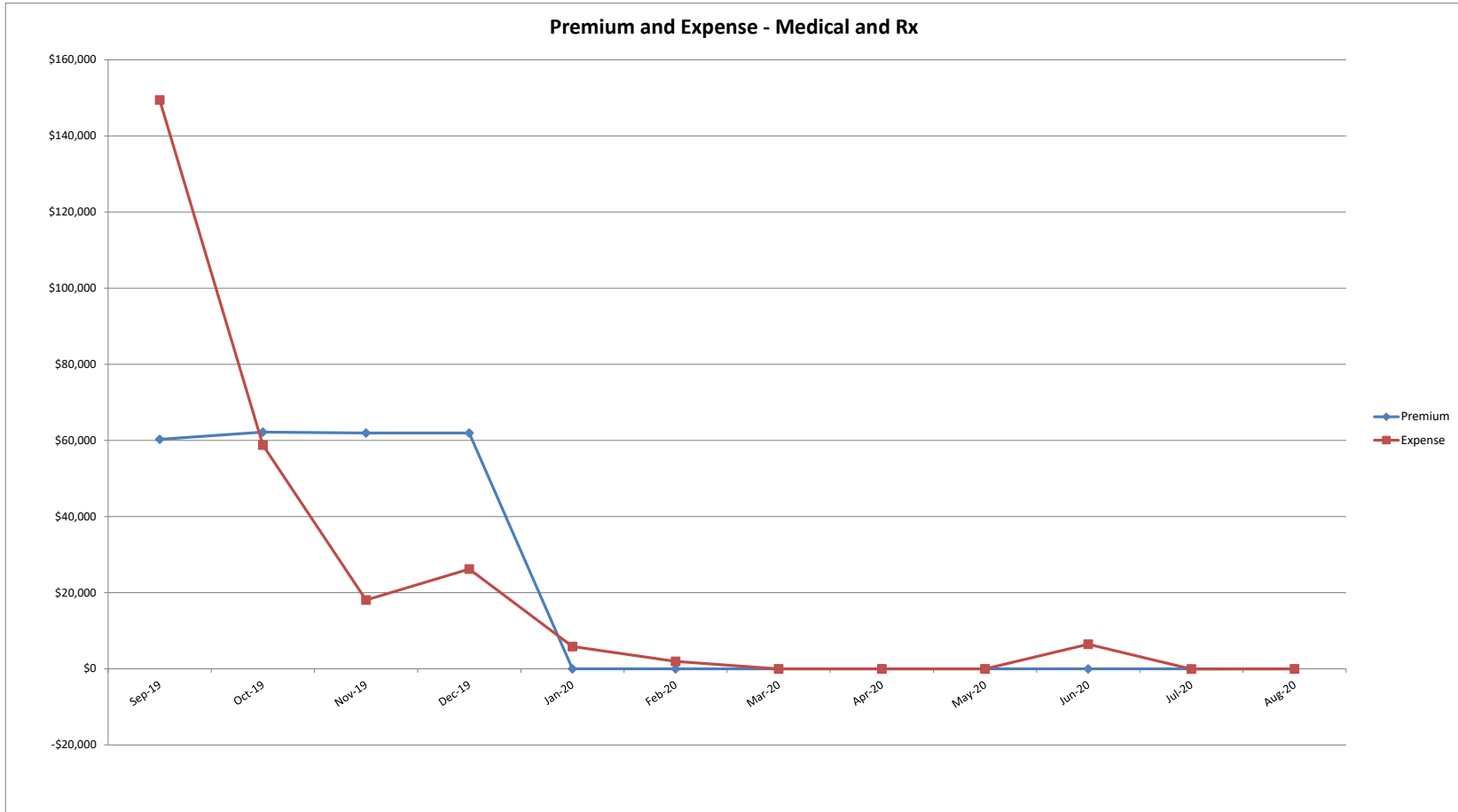
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Waterford and Ceres terminated from SJVIA effective 1/1/2018
- All Others Claims include runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - HMO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Jul-19	0	\$0	\$49	\$0	\$0	\$0	\$0	\$0	\$49	-\$49	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$274	\$0	\$0	\$0	\$0	\$0	-\$274	\$274	\$0.00	0.0%
Nov-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-19	0	\$0	-\$396	\$0	\$0	\$0	\$0	\$0	-\$396	\$396	\$0.00	0.0%
Jan-20	0	\$0	\$61	\$0	\$0	\$0	\$0	\$0	\$61	-\$61	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	\$6,832	\$0	\$0	\$0	\$0	\$0	\$6,832	-\$6,832	\$0.00	0.0%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$0	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%
2019	0	\$0	\$4,433	\$0	\$0	\$0	\$0	\$0	\$4,433	-\$4,433	N/A	0.0%
2020 YTD	0	\$0	\$6,893	\$0	\$0	\$0	\$0	\$0	\$6,893	-\$6,893	N/A	0.0%
Current 12 Months	0	\$0	\$6,223	\$0	\$0	\$0	\$0	\$0	\$6,223	-\$6,223	N/A	0.0%

Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

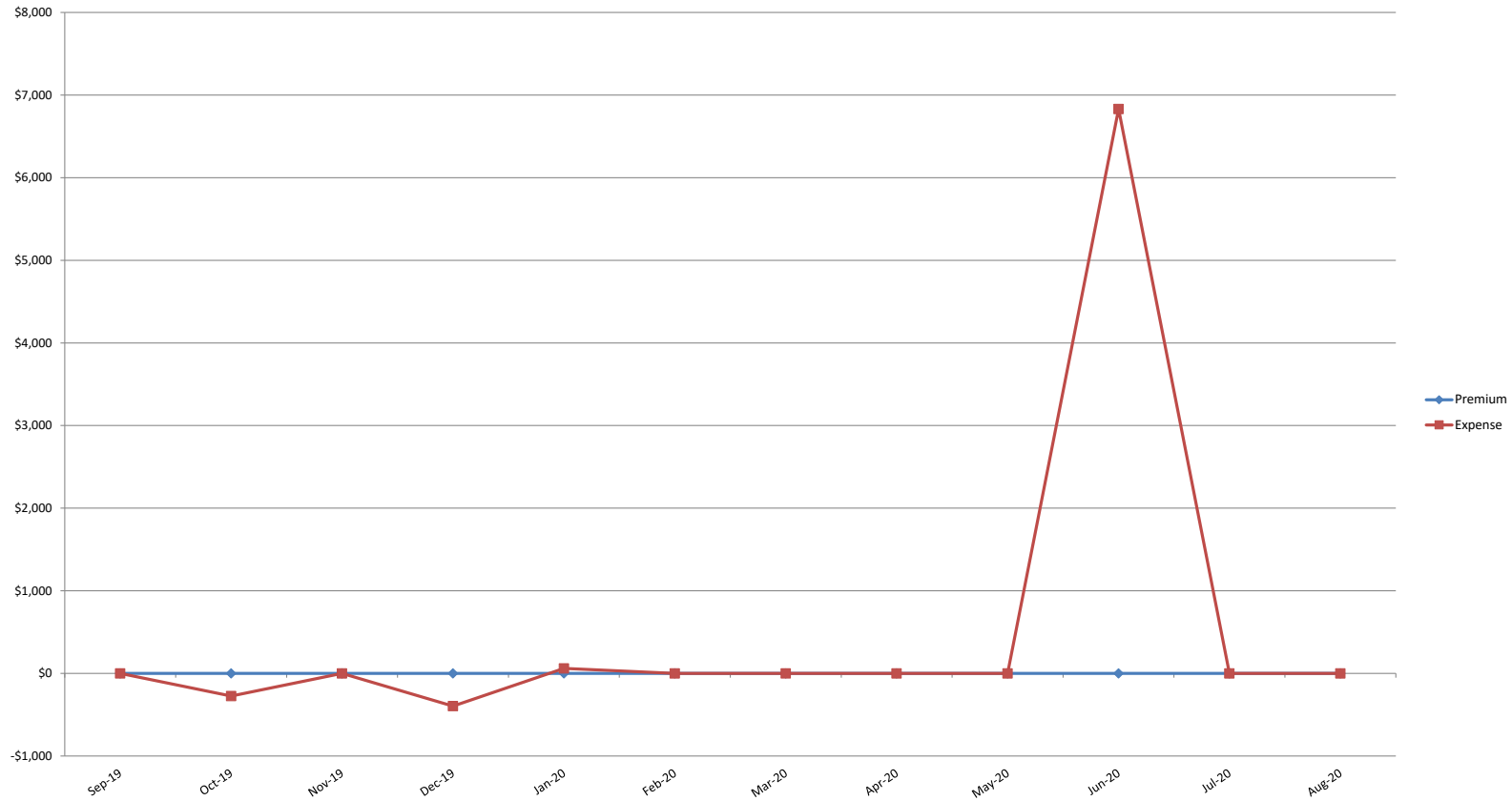
Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - HMO

Premium and Expense - Medical and Rx





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
Sep-18	36	\$64,940	\$58,042	\$38,273	\$2,484	\$0	\$98,800	-\$33,859	\$2,675.42	152.1%
Oct-18	37	\$67,313	\$28,274	\$6,439	\$2,553	\$0	\$37,266	\$30,047	\$938.18	55.4%
Nov-18	38	\$68,226	\$48,170	\$7,576	\$2,622	\$0	\$58,368	\$9,858	\$1,467.00	85.6%
Dec-18	37	\$65,853	\$25,141	\$8,265	\$2,553	\$0	\$35,960	\$29,893	\$902.87	54.6%
Jan-19	38	\$68,843	\$15,314	\$3,619	\$3,441	\$0	\$22,374	\$46,469	\$498.24	32.5%
Feb-19	38	\$68,843	\$20,058	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,411	\$5,317	\$3,351	\$0	\$35,079	\$31,517	\$857.52	52.7%
May-19	35	\$63,149	\$34,997	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,566	\$6,568	\$3,170	\$0	\$57,304	\$5,845	\$1,546.70	90.7%
Jul-19	34	\$61,617	\$35,991	\$2,600	\$3,079	\$0	\$19,947	\$19,947	\$1,135.02	67.6%
Aug-19	33	\$62,192	\$44,424	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,926	\$3,164	\$2,988	\$0	\$59,078	\$3,113	\$1,699.69	95.0%
Nov-19	33	\$61,948	\$10,387	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,547	\$4,057	\$2,988	\$0	\$26,593	\$35,356	\$715.28	42.9%
Jan-20	0	\$0	\$3,227	\$2,593	\$0	\$0	\$5,820	-\$5,820	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	(\$36)	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	-\$365	\$0	\$0	\$0	-\$365	\$365	\$0.00	0.0%
Jul-20	0	\$0	-\$62	\$0	\$0	\$0	-\$62	\$62	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	-\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017	49	\$1,020,653	\$651,272	\$145,959	\$39,811	\$0	\$837,042	\$183,611	\$1,365.12	82.0%
2018	38	\$828,936	\$602,421	\$147,019	\$31,331	\$0	\$780,771	\$48,165	\$1,650.75	94.2%
2019	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,284.24	74.8%
2020 YTD	0	\$0	\$4,785	\$2,557	\$0	\$0	\$7,342	-\$7,342	\$56.05	0.0%
Current 12 Months	11	\$246,366	\$230,831	\$17,808	\$11,863	\$0	\$260,502	-\$14,136	\$1,898.00	105.7%

Data Sources:

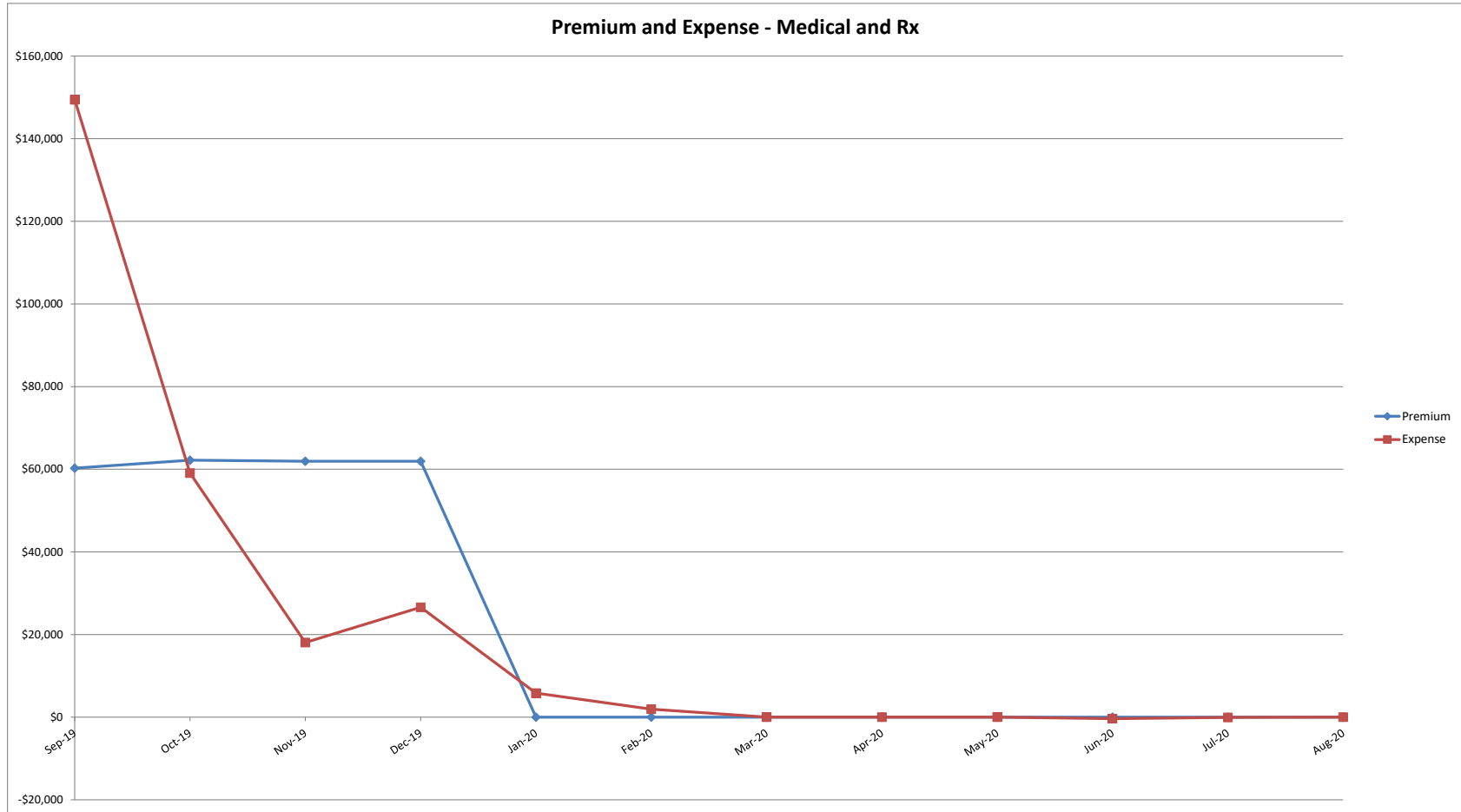
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2020
All Others - PPO



Appendix

Fixed Cost Schedule								
SJVIA	Anthem Blue Cross Premium and Claims Report as of August 2020				2019			
Total Fixed Costs Self-Funded Medical	EPO	PPO/HDHP			EPO	PPO/HDHP		
	Fresno	Fresno	Tulare	Marysville	Fresno	Fresno	Tulare	Marysville
Specific Stop-Loss Premium PEPM	\$20.82	\$20.82	\$20.82	\$20.82	\$25.50	\$25.50	\$20.32	\$34.02
Anthem Network & Admin. Fees	\$48.08	\$33.83	\$33.83	\$33.83	\$49.63	\$34.92	\$34.92	\$34.92
EmpiRx Administration Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$5.28	\$5.28	\$5.28	\$5.28
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.35	\$3.35	\$3.35	\$3.35	\$3.10	\$3.10	\$3.10	\$3.10
Keenan Pharmacy Services Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$2.59	\$2.59	\$2.59	\$2.59
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$2.00
Hourglass - Benefits Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00
PCORI/Transitional Reinsurance Fees	\$0.36	\$0.36	\$0.36	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00
Total Fixed Cost - Self-Funded Medical Plans	\$82.26	\$68.01	\$66.01	\$69.01	\$95.75	\$81.04	\$73.86	\$90.56